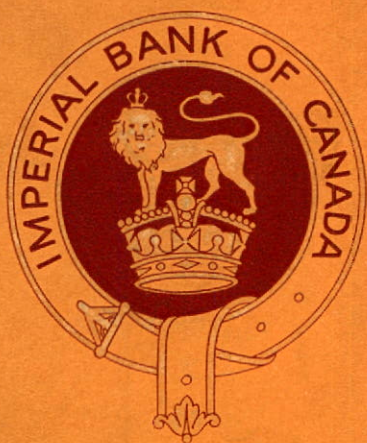




IMPERIAL BANK OF CANADA

FORTY-FIRST
ANNUAL REPORT
PRESENTED TO THE
SHAREHOLDERS
MAY 25TH 1916.

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Imperial Bank of Canada

Head Office: Toronto

ESTABLISHED 1875

CAPITAL AUTHORIZED . \$10,000,000.00

CAPITAL PAID UP . . 7,000,000.00

RESERVE FUND . . . 7,000,000.00

Forty-First Annual Report
1916

Imperial Bank of Canada

ESTABLISHED 1875

CAPITAL (AUTHORIZED) - - \$10,000,000.00

CAPITAL (PAID UP) - - - \$7,000,000.00

RESERVE FUND - - - - \$7,000,000.00

DIRECTORS

PELEG HOWLAND.....PRESIDENT.
ELIAS ROGERS.....VICE-PRESIDENT.
WM. RAMSAY of Bowland, Stow, Scotland. CAWTHRA MULOCK.
HON. RICHARD TURNER, Quebec. WM. HAMILTON MERRITT, M.D., St. Catharines.
W. J. GAGE. SIR JAMES AIKINS, K.C., Winnipeg.
HON. W. J. HANNA, M.P.P. JOHN NORTHWAY. J. F. MICHIE.
J. W. WOODS.

HEAD OFFICE, TORONTO

E. HAY, GENERAL MANAGER. W. MOFFAT, ASST. GENERAL MANAGER.
G. D. BOULTON, CHIEF INSPECTOR. A. E. PHIPPS, WESTERN SUPERINTENDENT.
W. G. MORE, SECRETARY.

BRANCHES

PROVINCE OF ONTARIO.

TORONTO—

Wellington and Leader Lane (Head Office).....	{ G. G. LeMESURIER.....Manager
Adelaide and Victoria Sts.....	{ A. R. MARTIN.....Ass't
Bathurst and Dupont Sts.....	R. ARKELL.....
Bloor and Lansdowne Ave.....	H. H. MORGAN.....
Davisville.....	E. N. BATE.....
Dundas and Bloor Sts.....	A. H. WILSON.....
King and Sherbourne Sts.....	H. P. TAYLOR.....
King and Spadina Ave.....	W. H. SWAN.....
King and York Sts.....	H. C. HOUSTON.....
Market Branch.....	E. H. ANDERSON.....
Queen St. and Kingston Rd.....	F. W. SMITH.....
Queen St. and Palmerston Ave.....	C. S. PETTIT.....
Queen St. and Roncesvalles Ave.....	B. E. YOUNG.....
Wellesley-Sherbourne Sts.....	D. COULSON.....
Yonge and Ann Sts.....	F. G. COY.....
Yonge and Bloor Sts.....	R. S. GALBRAITH.....
Yonge and Queen Sts.....	J. D. LEWIS.....
AMHERSTBURG.....	A. R. CAPREOL.....
AURORA.....	C. A. CUDDY.....
BELWOOD.....	G. L. ALEXANDER.....
BOLTON.....	(Sub-branch to Fergus).....
BRANTFORD.....	J. F. WARBRICK.....
CALEDON EAST.....	H. T. WATT.....
COBALT.....	(Sub-branch to Bolton).....
COCHRANE.....	A. H. SEGUIN.....
COTTAM.....	C. A. HAMILTON.....
ESSEX.....	(Sub-branch to Essex).....
FERGUS.....	W. A. CLARK.....
FONTHILL.....	F. A. BLACK.....
FORT WILLIAM.....	G. H. SECORD.....
GALT.....	M. COCHRAN.....
HAMILTON.....	W. B. POWELL.....
HARROW.....	F. S. GLASSCO.....
	P. T. CLARK.....

HUMBERSTONE.....	(Sub-branch to Port Colborne).	
INGERSOLL.....	C. WHITE.....	Manager
JORDAN AND VINELAND.....	(Sub-branch to St. Catharines).	
KENORA.....	D. G. ROY.....	"
LISTOWEL.....	A. F. B. MURRAY.....	"
LONDON.....	A. J. GOODALL.....	"
MARSHVILLE.....	(Sub-branch to Humberstone).	
NASHVILLE.....	(Sub-branch to Bolton).	
NEW LISKEARD.....	F. H. HEWSON.....	"
NEWMARKET.....	F. M. SMYTH.....	"
NIAGARA FALLS.....		
" UPPER BRIDGE.....	J. D. HOOD.....	"
" QUEEN AND ONTARIO STS.		
" SOUTH.....	J. H. ARKELL.....	"
NIAGARA-ON-THE-LAKE.....	C. H. LLOYD.....	"
NORTH BAY.....	W. BOURKE.....	"
OTTAWA.....	E. S. HOUSTON.....	"
PALGRAVE.....	(Sub-branch to Bolton).	
PORT ARTHUR.....	J. F. SCARTH.....	"
PORT COLBORNE.....	J. H. ROLPH.....	"
PORT ROBINSON.....	(Sub-branch to Welland).	
PRESTON.....	BLAIN CHERRY.....	"
RIDGEWAY.....	W. H. COLLARD.....	"
SAULT STE. MARIE.....	E. K. BOULTBEE.....	"
" " (JAMES ST.).....		
" " (GORE AND QUEEN STS.).....	E. J. BAKER.....	Acct. in charge
SOUTH PORCUPINE.....	W. M. SHEPHERD.....	Act'g Manager
SOUTH WOODSLEE.....	H. M. MCKENZIE.....	"
ST. CATHARINES.....		
" (MARKET).....	J. A. FORSTER.....	"
" (EAST END).....		
ST. DAVID'S.....	G. O. MEYER.....	"
ST. THOMAS (EAST END).....	H. W. SCARFF.....	"
" (WEST END).....	I. K. JOHNSTON.....	"
SPARTA.....	G. S. PERRY.....	Act'g
THESSALON.....	W. McGUIRE.....	"
THOROLD.....	A. F. ROBERTSON.....	"
TIMMINS.....	K. F. DeLONG.....	"
WELLAND.....	G. C. BROWN.....	"
WINDSOR.....	G. J. LACKNER.....	"
WOODSTOCK.....	H. F. LOWNSBROUGH.....	"

PROVINCE OF QUEBEC.

MONTREAL.....	J. A. RICHARDSON.....	Manager
QUEBEC.....	G. F. C. LOVE.....	"

PROVINCE OF MANITOBA.

BRANDON.....	W. A. WRIGHT.....	Manager
PORTAGE LA PRAIRIE.....	W. H. THOMSON.....	"
WINNIPEG.....	A. R. B. HEARN.....	"
" (NORTH END).....	G. D. RITCHIE.....	"

PROVINCE OF SASKATCHEWAN.

BALGONIE.....	(Sub-branch to Regina).	
BROADVIEW.....	F. L. GRABAN.....	Manager
FORT QU'APPELLE.....	K. ANDERSON.....	"
HAGUE.....	G. S. REMPEL.....	"
KANDAHAR.....	(Sub-branch to Wynyard).	
MOOSE JAW.....	W. M. SELLENS.....	"
NORTH BATTLEFORD.....	H. L. REID.....	"
PRINCE ALBERT.....	J. WALKER.....	"
REGINA.....	J. A. WETMORE.....	"
ROSTERN.....	F. W. SCRIMES.....	"
SASKATOON.....	A. D. DUNCAN.....	"
WILKIE.....	H. WILLSON.....	"
WYNYARD.....	S. N. DAVIDSON.....	"

PROVINCE OF ALBERTA.

ATHABASCA.....	E. J. CASE.....	Manager
BANFF.....	H. ROBERTS.....	"
CALGARY.....	H. W. SUPPLE.....	"
" (EAST END).....	G. I. B. BELL.....	"
EDMONTON.....	G. R. F. KIRKPATRICK.....	"
" (WEST END).....	W. R. SEATLE.....	Ass't
" (NORTH END).....	C. L. GRISDALE.....	"
	R. P. SCHURMAN.....	Acct. in charge

EDMONTON SOUTH.....	M. R. HAY.....	Manager
MILLET.....	(Sub-branch to Wetaskiwin).	
REDCLIFF.....	C. W. READE.....	"
RED DEER.....	W. K. WICKENS.....	"
WETASKIWIN.....	H. W. WRIGHT.....	"

PROVINCE OF BRITISH COLUMBIA.

ARROWHEAD.....	(Sub-branch to Revelstoke).	
CHASE.....	(Sub-branch to Kamloops).	
CRANBROOK.....	B. E. HOWARD.....	Manager
FERNIE.....	A. M. OWEN.....	"
GOLDEN.....	W. R. GRUBBE.....	"
INVERMERE.....	(Sub-branch to Golden).	
KAMLOOPS.....	J. G. GILLESPIE.....	"
NATAL.....	I. C. WEDD.....	"
NELSON.....	J. H. D. BENSON.....	"
REVELSTOKE.....	A. B. McCLENEGHAN.....	"
VANCOUVER.....	{ A. JUKES.....	
	J. M. LAY.....	Act'g
" (Fairview).....	J. S. GIBB.....	"
" (Hastings and Abbott Sts.).....	A. H. WEAVER.....	Acct. in charge
VICTORIA.....	A. R. GREEN.....	Act'g Manager

Imperial Bank of Canada

Agents and Correspondents

CANADA.....	Bank of Montreal.
	Lloyds Bank Limited.
GREAT BRITAIN	Manchester and Liverpool District Banking
AND IRELAND	Co. Limited.
	The Commercial Bank of Scotland Limited.
	Bank of Ireland.
FRANCE.....	Crédit Lyonnais.
	Lloyds Bank (France) Ltd., Paris.
UNITED STATES...	NEW YORK—Bank of the Manhattan
	Company.
	Bank of America.
	Bankers Trust Co.
	National Bank of Commerce.
	National City Bank.
	Merchants National Bank.
	Hanover National Bank.
	BOSTON—National Shawmut Bank.
	BUFFALO—Bank of Buffalo.
	CHICAGO—First National Bank.
	Corn Exchange National Bank.
	CLEVELAND—First National Bank.
	DETROIT—First and Old Detroit National
	Bank.
	DULUTH—First National Bank.
	MINNEAPOLIS—First and Security National
	Bank.
	PHILADELPHIA—Farmers & Mechanics
	National Bank.
	Fourth St. National Bank.
	Franklin National Bank.
	Philadelphia National Bank.
	First National Bank.
	PITTSBURGH—Bank of Pittsburgh.
	PORTLAND, ORE.—United States National
	Bank.
	SAN FRANCISCO—Wells Fargo Nevada
	National Bank.
	SEATTLE, WASH.—Seattle National Bank.
	SPOKANE—Exchange National Bank.
	ST. PAUL—First National Bank.
CHINA AND JAPAN..	Hong Kong & Shanghai Banking Corporation.
AUSTRALIA.....	Bank of New South Wales.
NEW ZEALAND.....	Union Bank of Australia.
TASMANIA.....	
SANDWICH	Yokohama Specie Bank.
ISLANDS.....	Bank of Hawaii, Limited.
SOUTH AFRICA.....	Standard Bank of South Africa Limited.
INDIA.....	National Bank of India Ltd.

Imperial Bank of Canada

PROCEEDINGS

OF THE

FORTY-FIRST ANNUAL MEETING OF THE
SHAREHOLDERS.

*Held at the Banking House of the Institution in Toronto,
on Thursday, 25th May, 1916, at 12 noon.*

The Forty-first Annual General Meeting of the Imperial Bank of Canada was held in pursuance of the terms of the Charter at the Banking House of the Institution, 25th May, 1916.

There were present, among others:—Dr. Chas. O'Reilly, A. Foulds, R. H. Davies, R. J. Dilworth, Elias Rogers, Peleg Howland, W. J. Gage, Rev. T. W. Paterson, H. L. Stark, F. J. Harris (Hamilton), John Northway, Lt.-Col. J. F. Michie, William Ramsay, F. S. Glassco (Hamilton), J. B. Laidlaw, E. C. Morris, C. M. Gripton (St. Catharines), G. W. Howland, G. P. Roach, Geo. Pattinson (Preston), W. S. Elliott, J. C. Moore, J. C. Black, Jas. Lumbers, Sir Edmund Osler, J. F. Gillespie, J. G. Boyce, Arthur Boyle (Niagara Falls), Thos. Crawford, Cawthra Mulock, Wm. Crocker, F. Macphillips, F. D. Brown, B. Pontifex, E. D. Gates, F. H. Gooch, G. G. Le Mesurier, A. A. McFall (Bolton), F. A. Prime, W. Gibson Cassels, Jas. W. Bain, K.C., Major Keefer, S. Jeffrey (Port Perry), H. Crewe, Henry F. Gooderham, Harry Vigeon, Alfred Bicknell, George T. Scheibe, Gordon Jones, H. Gordon MacKenzie, J. F. MacKay, Richard Tew, Joseph Henderson, G. H. Wood, J. D. Hood (Niagara Falls), A. R. B. Hearn (Winnipeg), E. S. Houston

Imperial Bank of Canada

(Ottawa), D. Cameron, Dr. Grasett, John J. Cook, T. Mortimer, Dr. Beemer, R. W. Thompson, A. A. Thompson, N. Robertson, John W. Beaty, O. F. Rice, D. W. Hughes, G. R. F. Kirkpatrick (Edmonton), G. J. Lackner (Windsor), M. Morris, J. A. Forster (St. Catharines), W. H. Knowlton, A. S. Knowlton, Thos. E. Knowlton, A. P. Burritt, E. Hay, W. Moffat, W. G. More, Robert Carswell.

THE PRESIDENT, Mr. Peleg Howland, in the Chair, having called the meeting to order and having read the notice calling the meeting, requested Mr. Hay, General Manager, to act as Secretary.

The Minutes of the last Annual General Meeting were taken as read.

It was moved by Dr. Grasett, seconded by Mr. Robert Carswell, that Mr. W. Gibson Cassels and Mr. A. P. Burritt, be and are hereby appointed Scrutineers. (Carried.)

At the request of the President, the SECRETARY then read the Annual Report and Auditor's Certificate as follows:—

THE REPORT.

The Directors beg to present to the Shareholders the Forty-First Annual Report of the affairs of the Bank, with Balance Sheet as on the 29th April, 1916, together with statement of Profit and Loss Account showing the result of the operations for the year ended on that date.

The net profits after providing for bad and doubtful debts and for interest on bills under discount not yet matured amounted to..... \$1,003,960.85
being at the rate of 6.687% on the combined paid up Capital, Rest and Profit and Loss Account.

The balance at credit of Profit and Loss Account brought forward from last year was. 1,012,989.23

Making total at credit of Profit and Loss of. . \$2,016,950.08

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This amount has been applied as follows:

Dividends at the rate of 12% per annum...	\$ 840,000.00
Annual contribution to Officers' Pension and Guarantee Funds.....	7,500.00
Contribution to Canadian Patriotic Fund (being balance of subscription of \$25,000)	15,000.00
Contribution to British Red Cross Fund...	2,500.00
War Tax on Bank Note Circulation to 29th April, 1916.....	57,293.79
Auditors' Fees.....	5,000.00
Balance of Account carried forward.....	1,089,656.29
	\$2,016,950.08

During the year branches have been opened at Newmarket, Ont., and Invermere, B.C. The following branches have been closed:—*In the Province of Ontario*, Elk Lake and West Side Branch, Welland; *in the Province of Quebec*, St. Lawrence Boulevard Branch, Montreal, and Upper Town Branch, Quebec; *in the Province of Alberta*, Lethbridge Branch; *in the Province of British Columbia*, Athalmer Branch, and Douglas Street Branch, Victoria.

Your Directors deeply regret to have to advise the death on 14th January last of Mr. J. Kerr Osborne, who had been a member of the Board since 15th June, 1904, also on 6th April, 1916, of Mr. George Hyde, one of the Auditors of the Bank.

The vacancy on the Board has been filled by the election of Mr. J. W. Woods.

The Bank has received no notice from Shareholders of the intention to nominate Mr. G. T. Clarkson, of Toronto, to replace the late Mr. Hyde.

In addition to the amount already paid a further subscription of \$25,000 to the Canadian Patriotic Fund has been made, which will be required probably during the current year.

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All the Branches of the Bank have received the usual careful inspection during the year. The Auditors appointed by the Shareholders have made their examinations as required by the Bank Act and the certificate of the surviving Auditor is attached to the Balance Sheet.

Your Directors have much pleasure in testifying to the loyalty, faithfulness and efficiency of the Staff.

All of which is respectfully submitted.

PELEG HOWLAND, *President.*

Imperial Bank of Canada

PROFIT AND LOSS ACCOUNT

29TH APRIL, 1916

Dividends Nos. 100, 101, 102 and 103 at the rate of 12% per annum.....	\$840,000.00	Balance at credit of account 30th April, 1915, brought forward.....	\$1,012,989.23
Annual Contribution to Officers' Pension and Guarantee Funds	7,500.00	Profits for the twelve months ended 29th April, 1916, after deducting charges of management and interest due depositors, and after making provision for bad and doubtful debts and for rebate on bills under dis- count.....	1,003,960.85
Special Contributions Patriotic Fund..	\$15,000.00		
(Balance of \$25,000.00 Subscription)			
British Red Cross Fund (Subscription.)	2,500.00		
	17,500.00		
Dominion Government War Tax On Bank Circulation for 12 months..	57,293.79		
Auditors' Fees.....	5,000.00		
Balance of Account carried forward.....	1,089,656.29		
	<u>\$2,016,950.08</u>		
			<u>\$2,016,950.08</u>

RESERVE FUND.

Balance at Credit of Account..... \$7,000,000.00

PELEG HOWLAND,
President.

E. HAY,
General Manager.

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FORTY-FIRST ANNUAL

29TH APRIL,

LIABILITIES.

Notes of the Bank in circulation.....	\$ 5,944,439.00	
Deposits not bearing interest.....	\$11,253,426.11	
Deposits bearing interest, including interest accrued to date of State- ment.....	48,965,201.86	60,218,627.97
Balances due to other Banks in Canada.....	\$ 38,095.14	
Due to Banks and Banking Corre- spondents in the United Kingdom.	7,370.12	
Due to Banks and Banking Corre- spondents elsewhere than in Canada and the United Kingdom	313,222.34	
Acceptances under Letters of Credit (as per contra).....	90,346.96	449,034.56
Total Liabilities to the public.....		\$66,612,101.53
Capital Stock paid in.....		7,000,000.00
Reserve Fund Account.....	7,000,000.00	
Dividend No. 103 (payable 1st May, 1916) for three months, at the rate of 12% per annum.....	210,000.00	
Balance of Profit and Loss Account carried forward.....	1,089,656.29	8,299,656.29

AUDITOR'S REPORT TO SHAREHOLDERS.

I have compared the above Balance Sheet with the books and accounts at the Chief Office of Imperial Bank of Canada and with the certified returns received from its Branches, and after checking the cash and verifying the securities at the Chief Office and certain of the principal Branches on 29th April, 1916, I certify that in my opinion such Balance Sheet exhibits a true and correct view of the Bank's affairs according to the best of my information, the explanations given to me and as shown by the books of the Bank.

In addition to the examinations mentioned, the cash and securities at the Chief Office and certain of the principal Branches were checked and verified by me during the year and found to be in accord with the books of the Bank.

All information and explanations required have been given to me and all transactions of the Bank which have come under my notice have in my opinion been within the powers of the Bank.

R. J. DILWORTH, F.C.A.
of Clarkson, Gordon and Dilworth.

\$81,911,757.82

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BALANCE SHEET

1916.

ASSETS.

Current Coin held by the Bank	\$ 1,620,161.34	
Dominion Government Notes	8,422,186.00	
		<u>\$10,042,347.34</u>
Deposit with the Minister for the purposes of the Circulation Fund	338,272.66	
Notes of other Banks	665,352.00	
Cheques on other Banks	2,161,925.36	
Balances due by other Banks in Canada	333,043.72	
Due from Banks and Banking Correspondents in the United Kingdom	2,196,471.60	
Due from Banks and Banking Correspondents, elsewhere than in Canada and the United Kingdom	6,352,289.15	
		<u>\$22,089,701.83</u>
Dominion and Provincial Government Securities, not exceeding market value	\$ 4,920,185.56	
Canadian Municipal Securities, and British, Foreign, and Colonial Public Securities other than Canadian	4,947,074.69	
Railway and other Bonds, Debentures and Stocks, not exceeding market value	884,321.71	
		<u>10,751,581.96</u>
Loans to Provincial Governments	\$ 65,793.99	
Loans to Cities, Towns, Municipalities and School Districts	6,548,023.70	
Call and Short Loans (not exceeding thirty days) in Canada on Bonds, Debentures and Stocks	4,127,322.78	
Call and Short Loans (not exceeding thirty days) elsewhere than in Canada	4,049.31	
		<u>10,745,189.78</u>
		<u>\$43,586,473.57</u>
Other Current Loans and Discounts in Canada (less rebate of interest)	34,646,351.02	
Liabilities of Customers under Letters of Credit (as per contra)	90,346.96	
Overdue Debts (estimated loss provided for)	226,839.86	
Real Estate (other than Bank premises)	259,629.86	
Mortgages on Real Estate sold by the Bank	440,673.58	
Bank Premises, at not more than cost, less amounts written off	2,621,945.84	
Other Assets, not included in the foregoing	39,497.13	
		<u>\$81,911,757.82</u>

PELEG HOWLAND,
President.

E. HAY,
General Manager.

THE PRESIDENT'S ADDRESS.

It is customary on occasions of this kind for the President to make some remarks, not especially with reference to the figures presented, for they speak for themselves, but of a more or less somewhat general nature, and as much as I would like personally to break this custom, I have found it necessary in this case to conform.

When we met together a year ago the prospects as I saw them were rather gloomy, and reduced profits for the Bank were expected. We had not then felt fully the effects of the activity caused by the demand for munitions and war supplies of all kinds, nor was it anticipated that we would reap the enormous crop with which the country has been blessed. The conditions arising from these two factors have helped us out; so that while our profits are less than last year they have been large enough to pay the regular dividends, to make the usual staff provisions, to contribute liberally to Patriotic Funds, to pay the circulation tax of some \$57,000, to pay Auditors' fees, and carry forward a substantial balance.

Our Balance Sheet last year showed that we were in an exceptionally strong position. We are still in an exceptionally strong position, and give evidence of considerable growth, all of which will be explained by the General Manager in his remarks.

While we are as will be seen in a better position to make profits than we were a year ago, it is impossible to foretell how long this will last, and our policy will continue to be at all times one of maintaining a position of strength and safety, rather than of seeking large returns, and of this I am sure you will approve.

As Mr. Hay will explain we have made large investments in Dominion and British Government Securities issued to provide funds for carrying on the war. Whether further demands will be made upon us will depend no doubt upon the duration of the war, the ability of Canada to borrow abroad,

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and the amount of British Orders for Munitions placed in this Country.

Our Managers from Quebec to Victoria have sent us, as is their custom, carefully prepared reports on conditions existing in the sections of the country with which they are familiar.

The season seems to be uniformly backward—there will be a reduction of acreage under crop. A good deal of seeding is being done on improperly prepared land. Farmers generally speaking are prosperous, getting high prices for everything produced. Cheese is selling at the highest price ever known. There is a tendency towards increase in the production of live stock; this is evident even in Saskatchewan, the wheat Province. Fruit promises well in Ontario, with some apprehension as to the effect of temperance legislation on the market for grapes. The return from last year's crop has been enormous, particularly in Saskatchewan, where less than 700,000 people it is claimed share over \$200,000,000. Alberta is reported to have had the largest average yield of wheat per acre ever recorded of any State or Province. Shortage of labour is seriously felt. Wholesale and retail trade is generally reported as good except in British Columbia, where conditions have yet to take the turn for the better, though they are looking to improvement from Government aid to shipbuilding and to farming. Manufacturers, with few exceptions, particularly those engaged on War Supplies are busy and apparently prosperous. The making of munitions extends clear across to British Columbia. Even in Northern Ontario bullets for shrapnel are being made.

There is little building or construction.

Lumbering has improved somewhat. Pulp and paper manufacturers are particularly prosperous. Mining is benefiting from the high price of metals, and increase in smelting is enlarging the consumption of coal for coke. The Cobalt district is beginning to feel the effect of the high price of silver. There have been difficulties in transportation both on land and sea which have affected production.

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Wages are high, both male and female. Altogether the picture is a pleasing one were it not for the cause and the uncertainty.

Certain comparisons were made last year which it was thought reflected to some extent the conditions then existing. I venture again to make similar comparisons. They are at least interesting and may be instructive.

Bank Clearings for January, February, March and April, 1916, are given as \$2,909,652,211; last year they were reported as \$2,239,968,179.

Receipts of the three great railways for the first four months of 1916 are \$64,974,170, against \$49,059,571 for the same period last year.

Building Permits 49 Cities, for January, February, March and April, 1916, are \$6,452,156, against \$8,173,803 for the first four months of last year.

The total number of immigrants which have come into Canada since July 31st, 1914, or since the war began, to the end of March, 1916, is 87,695, of whom 61,786 came from the United States; in January, February and March of this year only 10,319 immigrants entered, of whom 8,949 came from the United States, but in the four months immediately preceding the outbreak of war, that is April, May, June and July, 1914, the number entering from that country was 34,950, whereas in the same four months of 1915 there were only 13,832 came from there.

The number of soldiers enlisted in Canada to April 30th, 1916, is 318,538. The number sent overseas to same date is 156,875, not including about 1,500 sent to the West Indies.

The total foreign trade of Canada for the fiscal year ending March, 31st, 1914, was \$1,090,948,716, with an adverse balance of \$180,000,000. In 1915 the trade was \$958,894,411, with a balance against us of \$36,000,000.

For the year ending March, 1916, there was a total of \$1,309,511,866, with a balance in our favor of \$249,000,000.

Since the first of January our imports are beginning to grow, being for the four months, January, February, March and April, 1916, \$214,000,000, against \$135,000,000 for the

Imperial Bank of Canada

same time last year, but our domestic exports have been \$285,000,000, against \$131,000,000.

I have been unable to obtain particulars of our exports later than for the ten months ending January 31st.

In that period this year the Canadian products exported under the following heads were:—

Animals and their Products \$88,000,000, compared with \$64,000,000 in the same 10 months' period last year;

Agricultural Products \$217,000,000, compared with \$114,000,000 in the same 10 months' period last year;

Manufactured Products \$166,000,000, compared with \$60,000,000 in the same 10 months' period last year.

The total acreage in field crops in 1915 is reported as 26,982,650; in 1914, 23,046,280; acreage for 1916 is estimated at 20% less for the Western Provinces and 15% less in Ontario. If this is correct the acreage under crop this year will be about 5,000,000 less than last year, or about 22,000,000 acres.

The average yield per acre of Fall Wheat was 29.41 bushels, compared with 21.41 in 1914 and 23.29 in 1913. Spring Wheat 28.93, compared with 15.07 in 1914 and 20.81 in 1913. Oats, Barley, Rye, etc., all showed large yields, and the total crop was phenomenal.

For all wheat in 1915 the average price per bushel for the whole of Canada is given as 39 cents less than in 1914, and 8 cents more than the average for the past ten years.

Including root and fodder crops the total value of the field crops in 1915 is recorded as \$797,669,500, compared with \$638,580,300 for 1914.

The expenditure of Canada on account of the war to April 30th, 1916, has been \$207,120,663, exclusive of an estimated sum of \$12,000,000, for which accounts have not been received.

The gross debt of Canada on July 31st, 1914, just before war broke out, was \$555,245,725, and the net debt \$331,873,814; on April 30th, 1916, the gross debt was \$1,001,968,602, and the net debt \$573,213,386.

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Interest charges on the same dates were approximately \$12,744,099 and \$30,744,099.

It seems to me that in all human probability we will have a short crop this year, if not from poor yield then from reduced acreage, and in consequence our exports of agricultural products must diminish, and if the war ceases lower prices will probably be obtained. The manufactured goods, too, that are going out and have helped so largely to maintain the balance of trade in our favor are largely for war purposes, are not being produced on a competitive basis, and will cease to be exported to a great extent at the close of the war. Our present prosperity is largely due, as is apparent, to the more or less necessary lavish expenditure on the pay, clothing, equipment and maintenance of the enormous number of troops which this country is providing. Expenditure which must end very shortly after the close of the war. Our debt you will notice is increasing very rapidly, the annual interest charges growing in even greater proportion. All industries except those that have a regular and natural market abroad must slacken in activity.

Altogether it would seem as if we must have a period of more or less serious depression immediately on the resumption of peace. That this will be followed it is hoped soon by an era of greater prosperity than this country has ever yet enjoyed is an article of faith, but it is well that preparation should be made if it is possible for the earlier condition. The advice so wisely given to save and be thrifty is not followed as far as can be seen to any great extent by the people generally. Too much emphasis cannot be laid upon the necessity for this thrift.

Nearly all our immigration is now coming from the United States, but even that has fallen off very much since the war began. What we need now and after peace comes are settlers with knowledge of farming, with means to work the land and if necessary to buy it. It does not seem as if we could find anywhere those so well qualified to fill our wants as in the United States and no time should be lost in seeking

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they are all patriotic, to know that, through the Head Office and its branches, \$9,590,500.00 were subscribed to the Dominion War Loan, almost ten millions out of the original fifty millions offered and afterwards increased to one hundred millions.

Every organization, such as this Bank, is dependent on the loyalty and co-operation of its employees, and I am glad to say that, as far as I know, and I think I am fairly well informed, the Imperial Bank officers and staff are not only competent, but take the keenest interest in promoting the welfare of the Bank, and work industriously and harmoniously together to that end. As I travel from East to West I not infrequently hear favourable comments from outside sources regarding the managers of our various branches. Only last week I met the Secretary of the American Bankers' Association, and he not only spoke in the highest terms of praise of the Imperial Bank and its general management, but referred especially to the satisfaction he had experienced in meeting and doing business with certain of our border branch managers.

I strongly believe in the principle of promotion on merit, and regard it as not only justice, but good policy, to recognize and remunerate generously ability, integrity and industry. With this as a settled policy, I hope and expect continued progress and prosperity in the Bank's affairs. (Applause.)

THE PRESIDENT.—Mr. Hay has handed me a copy of a telegram just received from Calgary, giving the crop conditions of the West, which may be interesting. It is as follows:

"ALBERTA.—*Wheat* all sown; acreage, one million two hundred and fifty thousand; is twenty per cent. below nineteen fifteen. *Oats*: Acreage sown, one million four hundred and sixty-three thousand; is ten per cent. below nineteen fifteen. *Barley*: Acreage, one hundred and fifty-two thousand; ten per cent. decrease. *Flax*: Fifty thousand acres; decrease twenty per cent. *Seeding oats, flax and barley* continuing. Conditions good at all points, with recent satisfactory warm rains.

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"SASKATOON.—*Wheat* all sown; five million eight hundred and fifty thousand acres; fifteen per cent. decrease. *Other grains* still seeding. Present acreage: *Oats*: Three million one hundred and forty thousand; ten per cent. increase. *Barley*: Three hundred and eighty-seven thousand; same as nineteen fifteen. *Flax*: Six hundred and twenty thousand; fifteen per cent. increase. Considerable grain sown on stubble, but weather and conditions of crop reported very satisfactory at all points.

"MANITOBA.—Acreage figures not obtainable, but wheat about ten per cent. less; coarse grains about the same as nineteen fifteen. Weather, moisture and conditions of crop generally satisfactory. With proper summer weather—upon which, of course, everything depends—prospects are all right for large and valuable crop."

THE PRESIDENT.—I will now ask Mr. Hay to make some remarks on the Statement before we put the motion.

GENERAL MANAGER'S REMARKS.

In response to the request of the President, I have pleasure in calling attention to some special features of the Balance Sheet as now presented to you.

You will note that our actual cash assets amount to \$22,000,000, practically the same figure as last year, though the percentage they bear to liabilities to the public is rather less, being now 33.16 per cent., as compared with 36.45 per cent. then. However, upon adding to these cash holdings, what may be termed readily convertible or liquid assets, such as Government and municipal securities, we have a total of \$32,900,000, as compared with \$24,600,000, equal to 50 per cent. of our liabilities to the public, as against 40 per cent. last year. When to these figures loans to Municipalities and Call Loans are added, the grand total is \$43,500,000, as compared with \$36,000,000 a year ago, equivalent to 65.43 per cent. of liabilities to the public, as against 59.76 per cent. in April, 1915.

It will be noted that Deposits have increased during the year by \$5,000,000, and that the amount of the Notes of

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the Bank in Circulation is greater by \$1,400,000 than on the corresponding date of the previous year. These figures indicate a healthy growth in the business of the Bank, and this increase in our liabilities to the public is more than offset by the increase upon the Asset side, representing substantial investments in Government and other such like securities.

Our investments in Government securities, representing purchases, in common with other Banks, of Dominion Government War Loan Bonds and British Exchequer Bills, have been cheerfully made, giving us, as they do, an opportunity not only of showing our patriotism by assisting in the meeting of the needs of the Empire, but also at the same time affording the Bank reasonably profitable returns.

Judging from present indications we shall, in all probability, be called upon to assist further in the financing of Canada's share of war expenditure, and as the demands for loans for ordinary commercial and manufacturing purposes is somewhat below normal, owing to the general contraction in established trade, we are better able to respond to such calls as they come.

The reduction in our holdings of Dominion Notes (Legals) is represented by the increased balances with Banks in the United Kingdom and elsewhere. These balances are readily convertible into gold, and are at the same time revenue-producing.

The President has referred to the Bank's earnings, which, considering the times, you will no doubt regard as satisfactory, and which, I think, are in excess of what might reasonably have been anticipated at the commencement of the year's business. We trust that we may be able to maintain the present rate of earnings throughout the coming year.

Bank Premises Account shows an increase of \$173,000, the principal expenditure having been in connection with the new premises at the corner of Yonge and Queen Streets in this city, which, I think, are very creditable. The total amount carried under this heading is amply represented by

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properties owned by the Bank throughout the Dominion, none of which can be regarded as extravagant, and most of which are revenue-producing, in addition to providing proper accommodation for the conduct of the Bank's business.

The number of Shareholders in the Bank has been increased during the year from 1,766 to 1,804. (Applause.)

THE PRESIDENT.—Are there any further remarks, gentlemen? If not, I will put the motion.

Moved by myself, seconded by MR. ROGERS, that the Report which has been read be adopted, printed and circulated amongst the Shareholders. (Carried.)

THE PRESIDENT.—The next motion is for the appointment of Auditors.

It was moved by Mr. John B. Laidlaw, seconded by Mr. George W. Howland, that Mr. R. J. Dilworth, F.C.A., Toronto, and Mr. G. T. Clarkson, F.C.A., Toronto, be appointed Auditors of the Bank for the ensuing year at a remuneration not to exceed a total of \$5,000. (Carried.)

REV. T. W. PATERSON.—I beg to move, seconded by Mr. Crocker, that the thanks of the Shareholders are due and are hereby tendered to the President, Vice-President and Directors of the Bank for their services during the past year.

I think you told us, Sir, that this had been a very trying year for the members of the staff, and I doubt not we all feel it has been a trying year for all connected with the Bank, and not the least those who are mentioned in this resolution, and that we should feel it is not a mere formality in tendering our thanks to the President, Vice-President and Directors of the Bank for their services during the past year. We are all very thankful that they have presented us with such a good Report as they have presented us with to-day, and we hope, as the General Manager I think has said, we shall have an equally good report in the year that is to come.

MR. CROCKER.—I have great pleasure in seconding the motion. The Directors have all done their duty this year and we have had a good Report.

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The President put the motion, which, on a vote having been taken, was declared carried.

THE PRESIDENT.—We have with us to-day Mr. Ramsay, who makes an annual visit to attend this meeting, and incidentally make his usual investigation of the affairs of the institution in which he is so much interested, being as he is I think the largest Shareholder and probably the Shareholder that has been interested in the Bank the greatest number of years. I am going to ask Mr. Ramsay, if he cares to do so, if he will make a few remarks in reply to the motion of thanks to the Directors.

MR. WILLIAM RAMSAY.—Mr. President and Gentlemen, I appreciate very much your vote of thanks to the Directors. Although speaking for myself I am very much of an absentee, yet I always feel very much interested. The best expression of confidence I can make is to assume the responsibilities of my co-Directors in my absence, that is the best guarantee on their behalf. I thank you at the same time for your kind expression.

THE PRESIDENT.—Mr. Gage, will you say a few words?

MR. GAGE.—Mr. President, all I can say would be simply this, that I think the Directors of the Imperial Bank give not only as much but more attention to the affairs of the Bank than they do to their own business. They consider their position a public duty, and I think we have already had our thanks—even before this resolution was presented—in the knowledge that we have done our duty faithfully and well, especially in seeing the result of such a satisfactory Report presented to the Shareholders.

THE PRESIDENT.—I desire to thank you, Gentlemen, on my own behalf for your kind expression of good-will.

HON. THOMAS CRAWFORD.—Mr. President, I wish to move, seconded by Mr. Black, that the thanks of the Shareholders be given to the General Manager, Assistant General Manager, and the other officers of the Bank for their attention to the interests of the Bank, and for the efficient performance of their respective duties.

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May I say in connection with this motion that it occurs to my mind that a motion of this kind should be rather more than formal. There should be, I think, on the part of the Shareholders, some demonstration, some expression that would lead to enthusiasm because of the work that has been accomplished. As it has been said in connection with the President and Vice-President and Board of the good work they have done, let me also say in connection with the work of the officers of the Bank as I understand it that to the General Manager, the Assistant and his staff, the credit must be largely due for such a magnificent Report as this Bank has given us for the year that has just ended.

Now I just want to say this word, as Shareholders—I think I express the view of every Shareholder—we thank the General Manager, the Assistant and his staff. We are not saying anything about the good work the President and the members of the Board have done, but thanking the General Manager and his Assistant and the staff, and we say earnestly continue the good work and you will ever have our undivided support in the matter. (Applause.)

MR. J. C. BLACK.—Mr. President, I have much pleasure in seconding that motion.

MR. GRIPTON.—The mover of the resolution said some demonstration should be made. I don't rise to make any demonstration; I have no flag to wave or anything of the kind, but I wish to express my appreciation of the work that evidently has been done by the staff of this Bank during the past year to place in our hands such a magnificent report. It must have been a most strenuous year with a great many of the staff leaving, I understand, to fight for the Empire, thus placing the management in the difficult position of getting new blood into the work. In these circumstances it is particularly gratifying to present us with this Report, and I wish to make a little demonstration just in that way. It is a magnificent Report. Here we have deposits increased somewhere in the neighborhood of five million dollars over what we had the year before, and of that five million dollars nearly three and one-half millions are in the hands of the

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Bank without interest, and we are now handling a business with assets of nearly eighty-two million dollars. Altogether the statement is most satisfactory and I just wish to make that little demonstration. (Applause.)

THE PRESIDENT.—I am sure those remarks are appreciated by the staff. (Motion carried.)

THE PRESIDENT.—I will ask Mr. Hay on behalf of the staff to make reply to this.

MR. HAY.—I fear I cannot find words adequate to respond to such a hearty vote of thanks, but on behalf of the Assistant General Manager and other officers of the Bank, including myself, I most sincerely thank you for this renewed expression of confidence and appreciation of our services.

Reference has been made to our difficulties in carrying on the work of the Bank due to so many absentees. This has indeed been very serious. At our last annual gathering we referred with considerable pride to so many having left to fight for the Empire, and this year the number has been, as you might expect, very considerably added to. Out of an original staff at the time war broke out of 975 members, of whom 834 were of an age eligible for military service, 260, equal to something over 31 per cent. of those eligible, have enlisted. In addition, 41 men who entered our service since the outbreak of hostilities have also left us to join the colours, so that we have a total now absent on duty for King and Country of over three hundred. These include men of all ranks in the Bank service.

We are sorry to report casualties amongst those members on active service, as many as ten killed, nine wounded and two prisoners.

The President has also alluded in his remarks to the loss the Bank has sustained in the death of the late Mr. Leslie. He was no doubt known to many of you, as he has been here on more than one occasion to meet the Shareholders. He had been in the Bank service since 1877, was manager in Winnipeg for sixteen or seventeen years, and a truly loyal servant of the Bank. I am sure all who knew him would

975
834

100
941

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bear testimony to his having been a very able banker, with a charming personality. I thank you again.

THE PRESIDENT.—I would like to hear from the Assistant General Manager, Mr. Moffat.

MR. MOFFAT.—I think some of the western men are better able to speak than I. I would like to hear what they have to say.

THE PRESIDENT.—Mr. Moffat always has the habit of escaping these pleasant duties. I am sure we would like to hear from Mr. Kirkpatrick and Mr. Hearn.

MR. KIRKPATRICK.—Mr. President, I must say on behalf of the staff that I thank the Shareholders very much indeed for the vote of thanks which they have just passed. It has been stated that this year the staff will have harder work probably than they have had in any of the years past. There is no question at all that this is the case. There has been a very large number of enlistments throughout the whole staff, and I think probably, except the City of Toronto, particularly in the West. I do not have the figures of the number of young men that have enlisted from Edmonton, but they are a very large number and we have had to get along with inexperienced help. We have had to get along with young ladies, and to give the young ladies credit, they have done exceptionally well, but it has thrown a great deal of additional responsibility on the older members of the staff, and I think that the Shareholders can congratulate themselves under the present condition of affairs that their interests have been so well looked after throughout the Bank.

The President has referred to the conditions out in the West. While the acreage of crops out there will not be as large this year, the conditions to-day are very promising. We have had an excellent spring so far, but it depends of course a great deal or altogether on the weather we have throughout the year.

I thank you, Gentlemen, for the vote of thanks which you have tendered to the members of the staff, and I can assure you they appreciate it.

MR. A. W. BALLANTYNE asked as to the policy the Bank was pursuing regarding officers of the staff who had joined

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the Forces, which was replied to by the General Manager.

THE PRESIDENT.—The next order of business is a motion for the election of Directors.

MR. W. H. KNOWLTON.—I have much pleasure in moving that the ballot box be now opened and remain open until two o'clock this day for the receipt of ballot papers for the election of twelve Directors, the poll to close as soon as five minutes shall have elapsed without a vote being tendered.

MR. FOULDS.—I second the motion. (Motion carried.)

THE PRESIDENT.—While the ballot papers are being distributed, possibly our manager at Winnipeg, Mr. Hearn, might give us his opinion as to the condition of things in his particular section of the country.

MR. A. R. B. HEARN.—Mr. President and Gentlemen, the west is such a big factor in the business life of Canada that I am sure every one in eastern Canada is thoroughly well informed, so that there is very little I can say that is not already known to all. I am very glad, however, to be able to concur entirely in what Mr. Kirkpatrick said with regard to the West. Conditions are very promising out there, and I think at the present time, speaking of the mercantile interests, that both the wholesale and retail trade are in a very satisfactory condition, due largely to the system of credit which has been approved and borne out by experience of the past two or three years. Altogether I think we can look forward with a great deal of promise to matters regarding the West.

The Scrutineers appointed at the meeting reported the following Shareholders duly elected Directors for the ensuing year:—Messrs. Peleg Howland, Elias Rogers, Wm. Ramsay (of Bowland, Stow, Scotland), Cawthra Mulock, Hon. Richard Turner (Quebec), Wm. Hamilton Merritt, M.D. (St. Catharines), W. J. Gage, Sir James Aikins, K.C., (Winnipeg), Hon. W. J. Hanna, M.P.P., John Northway, J. F. Michie, J. W. Woods.

The meeting then adjourned.

At a subsequent meeting of the Directors, Mr. Peleg Howland was re-elected President and Mr. Elias Rogers, Vice-President for the ensuing year.

List of Shareholders of the Imperial Bank of Canada

as on April 29th, 1916

SHARES, \$100 EACH

<i>Name</i>	<i>Address</i>	<i>No. of Shares</i>
Abbott, Mrs. Eva I.	Smiths Falls	17
Abbott, Oscar C.	Smiths Falls	13
Abbott, Mrs. Rachel G., in trust for Paul Abbott.	Cleveland, Ohio	1
Abell, Henry	Winnipeg	60
Adams, Mrs. Amy E.	Sault Ste. Marie, Ont.	14
Adams, Mrs. Annie S. C.	Port Perry	4
Adams, W. A.	Sault Ste. Marie, Ont.	7
Addison, Mrs. Elizabeth A.	Newmarket	10
Aikins, Sir J. A. M., K.C.	Winnipeg	84
Akers, Mrs. Emily	Toronto	5
Albon, Miss Ada L.	St. Catharines	10
Alcorn, Samuel	Lindsay, Ont.	2
Aldwell, Executrix Estate Thos. D.	Bournemouth, Eng.	45
Alexander, Mrs. Jennie	Conn, Ont.	8
Alexander, Exors. Estate Wm.	Santa Barbara, Cal.	29
Ambrose, Mrs. Isobel M.	Hamilton	39
Amys, Arthur L.	Preston, Ont.	10
Anderson, Miss Annie	Gores Landing	2
Anderson, Mrs. Dorothea S.	Ottawa	12
Anderson, Mrs. Ellen S.	"	2
Anderson, Mrs. Emily L.	Arthur, Ont.	4
Anderson, Miss Emily L.	Bridgeburg, Ont.	30
Anderson, Miss Joan	Toronto	5
Andrews, Miss Esther J. A.	"	17
Angus, Alex. F., in trust for Mrs. Jane A. Renny	Regina	24
Appelbe, Joseph	Windsor, Ont.	50
Appleyard, R. H.	Humberstone	5
Archbold, Revd. Francis H. W.	Dublin, Ireland	22
Archer, Edward	Toronto	56
Archibald, Exors. Estate C. B.	Truro, N.S.	22
Ardagh, H. H.	Toronto	10
Armbrust, Robt. J.	Chantler, Ont.	1
Armour, E. Douglas, K.C.	Toronto	50
Armstrong, D. N.	St. Louis, Mo.	21
Armstrong, Estate Mrs. Elizabeth	Toronto	26
Armstrong, Herbert W., M.D.	Fergus	60
Armstrong, Mrs. Mary J. and Miss Dorothy M. Armstrong, Joint Acct.	Chico, Cal.	11

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Armstrong, Thomas, M.D.	Toronto	14
Armstrong & Cook	"	30
Arnold, Benjamin W.	Albany, N.Y.	58
Arnold, Exors. Estate Charlotte J.	Parkstone, Eng.	15
Arnold, Mrs. Martha C.	St. Catharines	30
Arnoldi, Frank, in trust	Toronto	21
Arthurs, Mrs. Anne J., Trustee	"	216
Ashbridge, Jesse	"	23
Athoe, William G.	Ridgeway	90
Auld, Mrs. Christina M.	Toronto	7
Austin, Albert W.	"	200
Avanmore, Viscountess Mabel Sara	Bournemouth, Eng.	7
Aykroyd, Mrs. Mable P.	Toronto	2
Backus, Mrs. Helen M.	Olcott, N.Y.	1
Bagnani, Madame Florence R.	Rome, Italy	86
Bain, George D.	Charlo Station, N.B.	56
Bain, James W. K.C.	Toronto	10
Bain, John A.	Sussex, N.B.	2
Bain, Mrs. Mary	Toronto	375
Baines, Allen, M.D.	"	25
Baines, Mrs. Annie Z.	"	20
Baines, Exor. Estate Mrs. R. J. Ella	"	39
Baird & Botterell	Winnipeg	6
Baker, Mrs. Bessie W.	Kingston, Ont.	2
Baker, Rev. Hibert R.	Victoria, B.C.	4
Baldwin, Æmilius	Toronto	5
Baldwin, Henry St. Geo.	Toronto	25
Baldwin, Horace, Exor. Estate A. W. Baldwin	Niagara Falls Centre, Ont.	17
Baldwin, Trustees Estate J. B., M.D.	Toronto	35
Baldwin, L. H.	"	22
Baldwin, L. H., in trust for Miss Elizabeth A. M. Baldwin	"	28
Baldwin, Trustees Estate W. A., M.D.	"	71
Bales, Miss Maria J.	"	6
Balkwill, James	St. Thomas	15
Ball, Miss Florence S.	Toronto	28
Ball, Miss Louisa A.	"	28
Ballantyne, A. W.	"	100
Bank of Hamilton, Pension Fund	Hamilton	24
Barr, Walter J.	Toronto	60
Barrett, Mrs. Julia C.	St. Catharines	6
Barrie, Mrs. Winnifred J.	Toronto	42
Bartlett, Mrs. Janet B.	Dunnville, Ont.	3
Barton, Chas. F. and Jas. Bicknell, in trust	Toronto	30
Bate, Arthur W.	St. Catharines	5
Bate, Charles F.	Brampton	5
Bate, Henry N.	St. Catharines	5
Bate, Miss Mary F.	"	17
Bate, Exors. Estate Newell	Ottawa	103
Bate, Exors. Estate Thomas B.	St. Catharines	212
Bate, W. Thornton	"	5
Bate, W. Thornton, in trust	"	5
Bates, James C., D.D.S.	Toronto	40

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Baugh, Mrs. Florence	Toronto	20
Baxter, D. W.	Bedford Park, Ont.	35
Beattie, Miss Mabel J.	Woodstock, Ont.	4
Beaty, John W.	Toronto	28
Beatty, Mrs. Lillian M.	"	21
Beck Manufacturing Co., Ltd., C.	Penetanguishene	98
Bedford, William G.	Brantford	1
Beemer, Frank, M.D.	Vittoria, Ont.	28
Beeshy, Mrs. Clara E.	Ridgeway	9
Beeshy, J. A.	"	21
Begg, John W., M.D.	London, Eng.	116
Belcourt, Miss Gabrielle	Ottawa	4
Bell, Mrs. Annie	"	8
Bell, A. M., and Charles Bell, Trustees	Halifax, N.S.	2
Bell, J. P., and Madeline E. Bell, Trustees		
Estate Annie M. Park	Hamilton	2
Bell, Miss Madeleine E.	"	36
Benjamin, Mrs. Henrietta	Edmonton, Alta.	1
Benson, Mrs. Alice M. McK.	Norwood, Man.	5
Benson, Miss Clara C.	Port Hope	7
Benson, Miss Emily C.	"	8
Benson, Frederic A.	"	22
Benson, Jas. R., and Jas. H. Ingersoll, Trustees	St. Catharines	14
Benson, Miss Susan E.	"	49
Benson, T. B. F.	Port Hope	1
Benson, Judge Thos. M.	"	58
Benson, Judge Thos. M., Trustee	"	29
Berry, Miss Christena J.	Corinth, Ont.	2
Berry, H. L.	Walkerville	1
Bertie Lodge, No. 150, I.O.O.F.	Ridgeway	7
Berwick, John W. R.	New York, N.Y.	3
Bethune, Miss Beatrice M.	Guelph	33
Bethune, Rev. C. J. S., in trust	"	92
Bethune, H. J., Trustee	Toronto	49
Bethune, Miss Margaret V.	"	30
Bethune, Miss Marion L.	"	30
Bevan, Rev. William	Niagara Falls, South	30
Bews, Jas., and Margaret Bews, Joint Account	Orkney Islands, Scot.	3
Bews, John T.	New Liskeard	1
Bicknell, Alf., Annie and A. V. Trustees	Toronto	5
Bicknell, James W.	Toronto	7
Bicknell, Mrs. May I.	Hamilton	56
Bicknell, Mrs. Minnie	Toronto	28
Bingham, C. D.	"	25
Bingham, Mrs. Emma K.	Aylmer, Ont.	14
Bissonnette, Louis	St. Catharines	42
Blachford, Mrs. Ida E.	Toronto	14
Black, A. H.	Oshawa, Ont.	33
Black, A. T.	New York, N.Y.	36
Black, Frederick J.	Tweed, Ont.	13
Black, J. C.	Toronto	140
Black, Trustees Estate Samuel G.	Halifax, N.S.	12
Blagborne, Mrs. Medora	Ridgeville, Ont.	9
Blaikie & Co., G. W., in trust for J. H. Mitchell	Toronto	15

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Blaklock, Mrs. Jennie E.	Montreal	4
Blaklock, Executor Estate Mrs. Martha.	"	20
Blake, Mrs. Ethel M.	Port Hope	7
Boeckh, John C.	Toronto	7
Boomer, Miss Gertrude A.	"	24
Boomer, Miss Helen A.	"	16
Boomer, Henry C.	"	98
Boomer, Miss Jessie I.	"	16
Booth, G. E. H.	Cobalt	23
Booth, William	Toronto	35
Borland, Joseph G.	Claremont, Ont.	21
Boswell, A. R., K.C., Executor Estate Mary Cruso, deceased.	Toronto	9
Boswell, Andrew W.	Quebec	14
Boswell, Charles E. A.	"	2
Botsford, Miss Bessie	Toronto	1
Botsford, Miss Elizabeth	Newmarket	4
Botterell, Executors Estate John H.	Montreal	75
Botterell, Mrs. Sarah	Quebec	87
Boulton, Miss Adeline M.	Toronto	1
Boulton, A. R. M. and The Royal Trust Co., Exors. Estate Mary E. King.	Quebec	280
Boulton, Administrator Estate John	Toronto	44
Bourlier, Mrs. Nellie G.	"	5
Bowns, Miss Felice M.	Brooklyn, N.Y.	10
Box, Harry	Ridgeway	7
Box, Mrs. Jennie O.	"	8
Boyce, James G.	Toronto	28
Boyd, Mrs. Harriet	"	7
Boyd, Mrs. Ida I.	"	16
Boyd, John	"	31
Boyer, Mrs. Emily H.	Willow Point, B.C.	30
Boyle, Mrs. Annie E.	Niagara Falls	2
Boyle, Arthur	"	40
Boyle, Philip F.	"	2
Brecken, E. R. M.	Toronto	26
Breckenridge, Mrs. Eleanore G.	"	70
Breedon, Miss Grace M.	Brantford	30
Brent, Noxon & Co.,	Toronto	1
Brett, Thos. E.	"	7
Brien, William	Trillick, Ireland	23
Briggs, Mrs. Arabella V.	Niagara Falls, N.Y.	3
Briggs, J. H. A.	Brockville	11
Bright, William M.	Niagara Falls	50
Bristow, James	St. Thomas	2
Brodie, Francis A., Trustee	Vancouver	7
Brodie, Trustees Estate John L.	Toronto	18
Brown, Adam, W. F. McLaren and H. E. McLaren, Trustees for Jean M. McLaren	Hamilton	9
Brown, Miss Agnes C.	Carleton Place	1
Brown, Allen	Montreal	11
Brown, Miss Annie M.	Carleton Place	1
Brown, Miss Florence E.	"	1
Brown, F. D.	Toronto	250
Brown, Isaac	Blyth	10
Brown, Miss Jean	Carleton Place	1

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Brown, Miss Margaret M.	Toronto	6
Brown, R. R., in trust	Galt	1
Brown, Victor E.	Washington, D.C.	35
Brown, Victor E., Trustee	"	22
Bruce, Mrs. Margaret C.	Racine, Wis.	28
Bryce, P. H., M.D.	Ottawa	17
Brymner, Mrs. Georgie G.	Lethbridge, Alta.	23
Bryson, Miss Jean	Perth	17
Bryson, Miss Maggie	"	17
Bryson, Robt. B.	"	7
Buck, G. Philip	Brantford	36
Buck, W. E.	"	28
Bull, Bartle E.	Toronto	23
Bull, Miss Kate E. M.	"	28
Bull, Mrs. Nettie H.	"	35
Burgess, Trustee and Executor Estate Ralph K.	"	210
Burk, Miss Charlotte A.	Toronto	3
Burland, G. B.	Montreal	121
Burns, Gavin H., and F. B. Pemberton, Trustees Estate B. W. Pearce	Victoria, B.C.	60
Burns, Mrs. Margaret L.	Toronto	7
Burr, Wm.	Fergus	7
Burritt, A. P.	Toronto	56
Burritt & Co., A. P.	"	12
Burritt, Mrs. Emma, in trust for Elizabeth Aylesworth	"	5
Burton, George F.	"	17
Burton, Geo. F., in trust for Mrs. Eliza- beth F. Bain.	"	10
Burton, Mrs. Maude	"	7
Cadenhead, Mrs. Emma J.	Picton, Ont.	9
Cadham, Joseph G.	Niagara Falls	6
Cairns, Mrs. Katherine B.	Woodsville, N.H.	5
Caldbeck, George	Toronto	40
Caldbeck, Mrs. Margaret	Toronto	10
Calder, Robt. W.	"	1
Caldwell, Executors Estate Wm.	Peterboro	14
Cameron, Miss. Eliza	Grafton	10
Cameron, Mrs. Elizabeth S.	Toronto	75
Cameron, Miss Margaret	Grafton	15
Campbell, Mrs. Caroline J.	Hamilton	24
Campbell, C. S., G. K. Ross, and The Royal Trust Co., Trustees	Toronto	70
Campbell, Donald	Thorold	16
Campbell, Mrs. Jessie L.	Toronto	25
Campbell, J. Roy, J. H. A. L. Fairweather and C. F. Inches, Trustees for Eliza- beth Norman	St. John, N.B.	111
Campbell, Miss Mabel M.	Hamilton	35
Campbell, Miss Mary G.	Tillsonburg	2
Campbell, Executors Estate Robt.	Hamilton	20
Campbell, Miss Ruby C.	"	42
Canada Life Assurance Co.	Toronto	35
Cant, Mrs. Emma A.	"	2
Cant, Joseph	"	11

Imperial Bank of Canada

Carey, Mrs. Margaret.....	Hamilton.....	100
Carey, Executors Estate Wm.....	Toronto.....	30
Carleton, Hubert.....	".....	23
Carleton, Mrs. Marie.....	".....	35
Carmichael, C. G.....	".....	14
Carmichael, Thos. L.....	".....	20
Carnochan, Miss Violet E.....	Niagara-on-the-Lake.....	1
Carr, George W.....	Wingham.....	7
Carruthers, James N.....	Toronto.....	14
Carscallen, Henry G.....	Hamilton.....	5
Carswell, Robt.....	Toronto.....	140
Carter, Mrs. Amy J.....	Port Colborne.....	15
Carter, Administrator Estate C. H.....	".....	5
Carter, Mrs. Ellen E.....	".....	2
Carthew, Mrs. Elizabeth I.....	Ingersoll.....	2
Case, Charles A.....	St. Catharines.....	65
Cassels, Mrs. Laura Cecil.....	Toronto.....	25
Cassels, R. S.....	".....	30
Cassels Son & Co.....	".....	10
Cassels, Justice Walter G. P.....	Ottawa.....	84
Cassels W. Gibson.....	Toronto.....	90
Caswell, Fred. T.....	Derby Line, Vt.....	5
Caven, Miss Jean.....	Toronto.....	6
Cawthra, Mrs. E. J.....	".....	19
Cawthra, Mrs. E. J., and W. H. Cawthra, in trust for Mrs. A. M. Adamson.....	".....	35
Cawthra, Mrs. E. J., W. H. Cawthra and Mrs. A. M. Adamson, in trust for Mrs. E. J. Cawthra.....	".....	23
Central Canada Loan & Savings Co.....	".....	100
Chadburn, Herbert B.....	Montreal.....	5
Chambers, Albert.....	Aylmer West, Ont.....	18
Champion, Henry T.....	Winnipeg.....	8
Chantler, Elwood.....	Chantler, Ont.....	18
Chapman, William.....	Toronto.....	25
Chase, Mrs. Margaret G.....	Ayr, Ont.....	11
Chellew, Mrs. Carrie M.....	Santa Barbara, Cal.....	3
Chellew, Miss Clara M.....	".....	15
Chellew, Joseph S.....	Blyth, Ont.....	4
Cheney, William G.....	Montreal.....	70
Cherry, Blain.....	Preston.....	3
Cherry, Charles R.....	Toronto.....	5
Cherry, Geo. A. and Wm. Cherry.....	Preston.....	60
Cherry, Mrs. Jennie A.....	Toronto.....	5
Cherry, John.....	Galt.....	5
Cherry, Samuel J.....	Preston.....	10
Chester, Geo. T.....	Buffalo, N.Y.....	10
Chisholm, Duncan.....	Berlin, Ont.....	11
Chiswell, J. P.....	Stratford, Ont.....	23
Christopher, Executrices Estate A. N.....	Ingersoll.....	38
Christopher, George.....	".....	6
Christopher, Mrs. Matilda.....	Oakland, Cal.....	43
Clarke, Mrs. Constance H.....	Aylmer, Ont.....	13
Clarke, Mrs. Jane D. F.....	Fitzroy Harbour, Ont.....	9
Clarke, J. B., K.C.....	Toronto.....	10
Clarke, L. F.....	Aylmer, Ont.....	1
Claus, Jacob.....	Ridgeway.....	17

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Clayton, Mrs. Fannie G.	Swansea, Ont.	5
Clemitsen, Miss Mary E.	Ascutneyville, Vt.	4
Clergue, Miss Gertrude.	Montreal.	2
Clergue Miss Gertrude, in trust	"	2
Cleveland Trust Co., The.	Cleveland, Ohio.	19
Cleveland, Milo L.	Brockport, N.Y.	10
Clews, Arthur T.	Wilkie, Sask.	1
Cline, Leonard F., M.D.	Berlin, Ont.	21
Cline, Mrs. Louisa V.	"	7
Clogg, Mrs. Isabella E.	St. Catharines.	9
Coccola, Rev. Francis.	Powell River, B.C.	8
Cockshutt, Edmund L.	Brantford.	30
Cockshutt, Frank.	"	74
Cockshutt, Harry.	"	100
Cody, Mrs. Florence L.	Toronto.	7
Cody, Rev. H. J.	"	63
Coe, Mrs. Luella M.	Buffalo, N.Y.	2
Coleman, James.	St. Thomas, Ont.	3
Coleman, Mrs. Maud M., in trust	Toronto.	10
Collins, Mrs. Addie Z.	St. Catharines.	5
Collver, Mrs. Nessie.	Toronto.	1
Colonial Investment and Loan Co., The.	"	583
Confederation Life Association.	"	49
Confederation Life Association, in trust.	"	98
Cooch, A. C.	"	65
Cook, Geo. E., in trust for Estate Geo. J. Cook.	"	200
Cook, Geo. T.	Welland.	20
Cook, Trustees Estate John L.	Toronto.	300
Cooke, Mrs. Elizabeth.	Uxbridge.	12
Cooper, Mrs. Mary G., in trust	Balderson, Ont.	28
Cooper, Rev. William.	Mount Forest, Ont.	1
Cooper, William H.	St. Thomas, Ont.	31
Copland, Mrs. Madge.	Toronto.	2
Coppley, Geo. C., in trust.	Hamilton.	35
Coppley, Miss Lottie.	"	14
Coste, D. A., in trust.	Niagara Falls.	16
Coste, Eugene.	Calgary, Alta.	58
Coste, Louis.	Ottawa.	20
Coulthard, Mrs. Eva E.	Peterborough.	29
Coulthard, R. A.	Oshawa.	18
Coulthard, Miss Sarah A.	Toronto.	14
Coulthard, W. W.	Peterborough.	40
Courian, Paul.	Toronto.	10
Court Bertie, No. 478, C.O.O.F.	Ridgeway.	6
Courtice, Miss Ada B.	Toronto.	1
Courtice, Andrew R.	"	1
Courtice, Francis E.	Collingwood.	4
Crane, George A.	Niagara Falls.	3
Crane, Executor Estate Robt.	Welland.	20
Cranston, Mrs. Edith.	Tempo, Ont.	4
Crawford, Mrs. Edith L.	Wainwright, Alta.	44
Crawford, Miss Geraldine F.	Toronto.	15
Crawford, Thomas.	"	50
Cream, Miss Rachel.	Quebec.	36
Cream, Mrs. Rebecca J.	"	21
Creelman, A. R., K.C., in trust.	Montreal.	15

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Creelman, Miss Edith C.	Montreal	14
Creelman, John J.	"	25
Creighton, Mrs. Margaret A.	Brantford	14
Crewe, H.	Toronto	16
Crocker, William	"	200
Crocker, Wm., in trust for Adelaide B. Crocker	"	1
Crocker, Wm., in trust for James W. Crocker	"	1
Crooks, Willoughby	Montreal	7
Crookshanks, Mrs. Eliza S. M.	Peterborough	3
Crow, Miss Mary	Toronto	1
Crowe, Wm. A. J. Bell, T. H. Johnson and J. A. McInnes, Trustees	Halifax	1
Crowe, Wm. J. A. McInnes, T. H. Johnson and A. J. Bell, Trustees Jost W. Methodist City Mission	"	9
Crowther, Wm. C.	Toronto	205
Crysler, Mrs. Catherine	St. Davids	3
Currie, Executors Estate Christina V.	Port Perry	43
Cuthbert, Mrs. Estella	Guelph	17
Cuthbert, Mrs. Estella, in trust for Edward S. Cuthbert	"	1
Cuthbert, Mrs. Estella, in trust for Mary A. Cuthbert	"	1
Dalton, Charles C.	Toronto	65
Dalton, Executors Estate Mrs. Emeline M.	"	16
Dalton, Miss Florence E.	"	8
Dalton, Mrs. Ophelia H.	"	22
Daly, Sir M. B., and Eastern Trust Co., Trustees for Mrs. M. C. Primrose	Halifax, N.S.	12
Daly, Sir M. B., and J. B. Kenny, Agents of Capt. Arthur L. Keogh	"	12
Daly, Sir M. B., and J. B. Kenny, Agents of Major E. J. L. Keogh	"	1
Daly, Sir M. B., and J. B. Kenny, Agents of Miss Mary C. Keogh	"	1
Dalzell, Mrs. Allie, in trust for Women's Hospital Aid Society	Galt	4
Dancy, Richard C.	Toronto	10
Danter, Miss Alice H.	"	7
Darlington, Miss Annie	"	2
Darlington, Mrs. Annie	"	2
Darlington, Edwin	"	11
Darlington, Miss Grace	"	6
Darlington, Josiah	Todmorden, Ont.	2
Darlington, Robt. J.	Toronto	37
Davidson, Mrs. Florence I.	St. Catharines	4
Davie & Sons, Geo. T.	Levis, P.Q.	10
Davies, Executors Estate Mrs. Emma	Toronto	102
Davis, Joseph L. J.	Aylmer, Ont.	25
Deacon & Co., F. H.	Toronto	51
Dean, A. C. H.	"	35
Dean, Percy H.	"	7
Denison, Mrs. Mary	Port Colborne	12
Dennistoun, Miss Elizabeth O.	Winnipeg	114

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Dennistoun, Mrs. Katharine A.	Winnipeg.	130
Derry, Mrs. Margaret G.	Purley, Surrey, Eng.	158
Deterling, Mrs. Stella M.	Port Colborne.	5
Devine, Mrs. Mary A.	Hamilton.	16
Dewey, Mrs. Sarah A. D.	Niagara Falls.	10
DeWitt, Mrs. Louisa B.	Erie, Pa.	62
Dexter, Mrs. Elizabeth.	Toronto.	28
Dickinson, Stephen C.	Halsetown, St. Ives, Eng.	2
Dight, Norris.	Thedford.	7
Dimock, J. Wesley.	Windsor, N.S.	3
Dinnis, Mrs. Louise A.	San Francisco, U.S.A.	45
Disher, Merritt V.	Ridgeway.	61
Disher, W. B.	"	150
Dixon, Executors Estate B. Homer.	Toronto.	191
Dixon, Frank I.	"	10
Dixon, Estate of Wm.	"	15
Dobbie, George A. in trust.	Galt.	5
Dobree, Mrs. Susannah A.	Ramsgate, Eng.	12
Docter, Miss Cecilia C.	Belleville.	7
Docter, Miss Philinda G.	"	7
Dodds, Mrs. Agathe.	Toronto.	12
Dominion Fire Insurance Co.	"	50
Domville, Mrs. Adèle de B.	Montreal.	29
Donald, James P.	Pictou, N.S.	5
Donnelly, B. W.	Ancaster.	3
Doran, Wm. L.	Niagara Falls, Ont.	50
Doubt, Henry.	Port Perry.	15
Douglas, Mrs. Elizabeth B.	Montreal.	53
Douglas, William.	Fort Erie.	50
Doyle, Mrs. Susan.	Charlottetown, P.E.I.	17
Drummond, Geo. E., J. T. McCall and G. I. Drummond, Exors. Estate Eliz. F. Drummond.	Montreal.	79
Drury, Henry.	St. Catharines.	55
Drynan, Mrs. Alice.	Hamilton.	21
Drynan, Mrs. Jane A.	Toronto.	83
Drynan, Miss Louisa E.	"	9
Drynan, Miss Margaret I.	"	14
Duff, Donald W.	"	14
Dumble, Mrs. Hester A.	"	33
Dumble, Executors Estate John H.	Cobourg.	11
Dunbar, Miss Irene.	Dunbarton.	4
Dunbar, Mrs. Mary E.	Ottawa.	14
Dunbar, W. T.	Dunbarton.	10
Dunlop, John, A. C. Cumming and Alex. Robertson, in trust.	Montreal.	50
Dunnigan, F. J.	Toronto.	25
Durward, Miss Jean and Miss Florence	"	5
Durward, Jt. Acct.	"	57
Dwyer, Mrs. Florence.	"	57
Eastern Trust Co., Trustees for Kate D. Jones.	Halifax, N.S.	1
Eastern Trust Co., Trustees for Helen Kaulbach and Kate Moore.	"	6

Imperial Bank of Canada

Eastern Trust Co., and Hy. A. Kaulbach, Trustees of will Rev. J. A. Kaulbach	Halifax.....	36
Easton, Miss Florence.....	Galt.....	2
Eastwick, James.....	Rogate, Eng.....	5
Eberts, A. L.....	Chatham, Ont.....	270
Eberts, Mrs. Florence B.....	".....	12
Eberts, Mrs. Mary M.....	".....	20
Eden, James.....	Charlottetown, P.E.I.....	4
Edgar, Mrs. Ruby T.....	Toronto.....	10
Edwards, Miss Amy M. A. R.....	Vancouver, B.C.....	46
Egleston, Miss Clara.....	Ancaster.....	2
Elliot, C. H.....	Belleville.....	52
Elliot, Miss Cynthia J.....	Toronto.....	35
Elliot, Miss Kate A., & Miss Annie K. Elliot	London, Ont.....	17
Elliot, Executrices Estate Judge Wm.....	".....	117
Elliott, Executors, Estate W. G.....	Brantford.....	70
Elliott, W. S.....	Toronto.....	1
Ellis, A. St. Geo., and S. Stover, Trustees.	Windsor, Ont.....	15
Ellis, Mrs. Mary E.....	Toronto.....	12
Ellison, Mrs. Hannah A.....	Elyria, Ohio.....	12
Ellison, Ralph.....	Lansing, Mich.....	1
Ellsworth, Mrs. Catharine M.....	Ridgeway.....	10
English, Mrs. Mary A.....	Mitcham, Eng.....	35
Evans, Mrs. Emily E.....	Westmount, P.Q.....	31
Evans, George E.....	Toronto.....	35
Evans, Henry W.....	".....	33
Evans, Miss L. Evelyn.....	Bournemouth, Eng.....	7
Eyre, Mrs. Edith E.....	Vancouver, B.C.....	15
Fair, Miss Lila.....	Collingwood.....	19
Fair, Thomas J.....	Brantford.....	16
Fares, Mrs. Fidelia.....	Port Colborne.....	4
Farmer, Mrs. Ada M.....	St. Catharines.....	8
Farmer, Mrs. Mary H.....	Fergus.....	15
Farmer, R. D.....	".....	22
Farncomb, Miss Dorothea.....	Toronto.....	23
Farncomb, Rev. Frederick E.....	".....	20
Farncomb, Rev. John.....	".....	8
Farncomb, Thos. S., M.D.....	Trenton.....	28
Farncomb, Rev. William.....	Toronto.....	18
Farrell, Miss Letitia.....	Halifax, N.S.....	179
Farrell, Miss Teresa.....	".....	200
Farthings, John M.....	Aylmer, Ont.....	20
Farthings, John M., in trust for Farthings Estate.....	".....	50
Ferguson, Mrs. Elizabeth J.....	London, Eng.....	15
Ferguson, John.....	Toronto.....	70
Ferguson, Mrs. Mary E.....	".....	255
Ferrie, A. E.....	".....	10
Ferrie, A. E. and Maud Ferrie, Exors. Estate C. Ferrie.....	Hamilton.....	25
Ferrie, Mrs. Maud.....	Hamilton.....	28
Field, Mrs. Isabel.....	Toronto.....	16
Field, John T.....	Cobourg.....	7
Fillingham, Joseph P.....	Lansing, Mich.....	30
Filshie, Exors. Estate A.....	Mount Forest.....	23
Finn, Mrs. Mary.....	Halifax, N.S.....	25

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Fisher, Mrs. Catherine B.	Detroit, Mich.	6
Fisken, J. Kerr, in trust for Mrs. E. D. Fisken	Toronto	14
Fisken, J. K., and W. R. Wadsworth, Trustees	"	7
Fitton, Cecil H., Minnie Fitton and H. W. Fitton, Trustees	Brantford	20
Fitton, H. W., in trust	"	8
Fitzgerald, E. G., in trust for Bathurst G. Molesworth	Toronto	21
Fitzpatrick, Louis J.	New Liskeard	4
Fleming, Miss Elizabeth S.	Galt	10
Fleming, Mrs. Helen G.	Toronto	10
Fletcher, Miss Annie	Boston, Mass.	15
Fletcher, George F.	Halifax, N.S.	3
Fletcher, Miss Mary E.	"	5
Ford, Mrs. Victoria	Costa Rica, C.A.	35
Forgie, Mrs. Isabel K.	Pembroke	5
Forgie, J. G.	"	20
Forgie, J. G., in trust	"	50
Forlong, Miss E. S.	Toronto	58
Forrest, John A., W.S.	Edinburgh, Scotland	23
Forster, J. W. L.	Toronto	30
Forster, Executors Estate Thomas	"	19
Foss, Miss May C.	St. Thomas	42
Foster, C. C.	Toronto	14
Foster, Miss Ellen M.	"	2
Foster, Miss Elma A.	Orono	8
Foster, Hubert B.	Bowmanville	5
Foster, Miss Margaret V.	Orono	7
Foster, Miss Mary B.	"	10
Foulds, Mrs. Mary	Toronto	112
Fowlds, Miss Grace I.	Hastings	3
Fowlds, Executors Estate Henry M.	"	23
Fowlds, Miss Louise V.	"	4
Fowlds, Miss Mary P.	"	5
Fowlds, Executors Estate Mrs. Mary V.	"	12
Fowlds, Walter M.	"	8
Francis, Wellington	Toronto	50
Fraser, Miss Christina	Ottawa	7
French, C. St. G.	Duncan, B.C.	3
Fretz, Miss Mary A.	Stevensville, Ont.	3
Friel, Mrs. Hannah B.	Chicago, Ill.	8
Fuller, Miss Alice M.	Toronto	49
Fuller, Miss Alice M., in trust	"	1
Fuller, Miss Amy L.	"	7
Fuller, Mrs. Emily St. G.	Westmount, P.Q.	5
Fuller, Mrs. Emma L.	Toronto	50
Fuller, Miss Mary E.	Hamilton	18
Gage, Cameron	Bartonville	63
Gage, Mrs. Charlotte D.	Toronto	5
Gage, F. H.	"	19
Gage, Miss Gladys G.	"	50
Gage, Miss Irene C.	"	50
Gage, Miss Wilhelmina B.	"	50

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Gage, W. J.	Toronto	730
Galt Hospital Trust.	Galt	21
Gamble, Administratrix Estate Mrs. Anna	Toronto	6
Gamble, Miss Sarah	"	20
Garner, Miss Clara M.	St. Catharines	1
Gates, Miss Clara A.	Hamilton	1
Gates, H. G.	"	9
Gates, Herbert E., Exor. Estate Geo E. Gates.	London, Ont.	40
Geary, G. Reginald, K.C.	Toronto	10
Geggie, Mrs. Isabella M.	Ottawa	28
General Accident Assurance Co. of Canada	Toronto	116
George, Alfred W.	Port Hope	12
Gerrie, Mrs. Carrie E.	Chicago, Ill.	5
Gibson, Mrs. Agnes E.	Belleville	60
Gibson, Miss Margaret	Galt	9
Gilbert, Miss Gertrude E. B.	St. Thomas	14
Gilbert, Miss Kathleen M. I.	"	14
Gilbert, R. F. A.	"	9
Gilchrist, Mrs. Agnes S.	Toronto	5
Gillbard, Edward B.	East Orange, N.J.	28
Gillbard, John W.	Toronto	26
Gillespie, Executors Estate James	Picton, Ont.	18
Gillespie, Mrs. Mary E.	"	12
Gillies, Mrs. Isabel R.	Hamilton	31
Gillies, James B.	"	5
Givens, Miss May	East Boston, Mass.	25
Glasgow, Alvan S.	Brooklyn, N.Y.	9
Glassco, A. W.	Hamilton	5
Glassco, F. S.	"	10
Glenney, Edwin J.	Ottawa	9
Glenney, Miss Theresa L.	Oshawa	34
Globe Printing Co.	Toronto	280
Goggin, Mrs. Maria	Port Credit	8
Goldie, Alex. R., in trust for A. Gibson	Galt	7
Goldie, Alex. R., in trust for J. G. Goldie.	"	8
Goldie, Alex. R., Executor Estate Nora Goldie	"	3
Goldie, Mrs. Margaret	"	38
Goldie, Miss Rebecca G.	"	28
Gomer, Mrs. Margaret C.	Portland, Oregon	10
Gooch, F. H.	Toronto	2
Gooch, Executor Estate R. N.	"	29
Gooderham, Executors Estate Charles H.	"	77
Gooderham, E. G.	"	20
Gooderham, Henry	"	70
Gooderham, Mrs. Margaret	"	70
Gordon, Mrs. Janet P.	"	22
Gorrie, George T.	"	5
Gould, Miss Alma M.	Uxbridge	4
Gould, Isaac J.	"	70
Gould, Miss Minnie	"	4
Goulding, Executor Estate George	Toronto	98
Gourlay, Mrs. B. Annie	Blackpool, Lancs., Eng.	12
Gourlie, Herbert W.	Toronto	14
Gow, Executors Estate James	Windsor, Ont.	21

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Gowans, Executors Estate John	Toronto	175
Graham, Miss Christina A.	Biggar, Scot.	7
Grand, James	Toronto	7
Grandy, Mrs. Annie	Port Hope	5
Grant, Mrs. Laura McN.	Halifax, N. S.	14
Grant, MacCallum, Trustee	"	14
Grasett, Fred. LeM., M.D.	Toronto	40
Grasett, Lt.-Col. Henry J., and A. W. Grasett, Trustees for Mrs. H. G. Kingstone	"	14
Grasett, Lt.-Col. Henry J., and G. B. Strathy, Trustees	"	37
Grasett, Mrs. Jane S.	"	10
Gray, John	Port Credit	50
Graydon, Miss Grace M.	St. Catharines	5
Great West Life Assurance Co., The	Winnipeg	180
Green, Arthur E.	St. George, Ont.	4
Green-Armytage, Mrs. C. Ida	Fergus, Ont.	62
Green, Mrs. Jennie B.	Orangeville, Ont.	3
Greey, Mrs. Leila L.	Toronto	2
Greey, Wm. and J. G.	"	58
Greig, Edward R.	"	4
Greig, Miss Margaret R.	"	8
Griffin, Mrs. Ann	St. Thomas	50
Griffin, Mrs. Belle G.	"	32
Griffin, F. M.	"	37
Griffin, Thomas A.	Toronto	1
Gripton, Charles M.	St. Catharines	21
Gripton, Mrs. Elvaretta J.	"	10
Grist, Miss Amelia C.	Ottawa	36
Grist, Miss Mary L.	"	36
Grote, Mrs. Catherine A.	St. Catharines	2
Guess, Harry A.	New York, N.Y.	7
Guillet, Miss Elise	Toronto	1
Gundy, J. H.	"	5
Gundy, W. P.	"	14
Gunn, Mrs. Nellie	"	20
Hadley, Mrs. Hattie A.	Montreal	38
Hadley, Henry	Verdun, P.Q.	46
Hagarty, John H. G., and F. LeM. Grasett, Trustees	Toronto	7
Hague, George	Montreal	36
Hale, Miss Frances A.	Colemans Hatch, Eng.	89
Hale, Miss Henrietta	"	82
Hale, Jeffery	London, Ont.	9
Hale, Mrs. Louisa G.	"	70
Hales, Mrs. Marion	Toronto	10
Hall, Miss Florence	Fergus	12
Hall, Mrs. Ida	Woodstock, Ont.	34
Hallam, Executors and Trustee Estate John	Toronto	21
Hamill, W. J. H.	St. Catharines	1
Hamilton, Most Rev. Charles, D.D.	Ottawa	33
Hamilton, Charles A.	Cochrane	1
Hamilton, Miss Ethel M.	Ottawa	8
Hamilton, Rev. H. F.	"	35

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Hamilton, Rev. H. F., R. C. H. Cassels, and C. P. Dean, Trustees for Mrs. H. H. Longmore.....	Toronto.....	70
Hamilton, Miss Isabella.....	Ottawa.....	52
Hamilton, James.....	Port Colborne.....	52
Hamilton, John.....	Quebec.....	140
Hamilton, Rev. J. B.....	Dundas.....	35
Hamilton, Lauchlan A.....	Lorne Park, Ont.....	14
Hamilton, Mrs. Mary.....	Port Colborne.....	5
Hamilton, Mrs. Nancy.....	Byng.....	3
Hamilton, Executors Estate Robt.....	Quebec.....	84
Hamilton, Robt. M.....	Fenelon Falls, Ont.....	7
Hamilton, W. A.....	Fergus.....	35
Hamilton, William J.....	Fort William.....	5
Hamlin, Mrs. Elizabeth.....	Oshawa.....	35
Hamlin, Reuben W.....	Glendora, Cal.....	92
Hamlin, Executors Estate R. S.....	Oshawa.....	42
Hand, Thomas W.....	Hamilton.....	14
Hanna, Hon. W. J.....	Sarnia.....	105
Harcourt, F. W., and F. C. L. Jones, Trustees.....	Toronto.....	22
Harcourt, Wm. L., M.D.....	Brandon.....	41
Hardie, Mrs. Maria G.....	Greenock, Scot.....	37
Harding, Mrs. Ida.....	St. Pacome, P.Q.....	55
Hardison, George.....	Ridgeway.....	38
Harman, S. Bruce.....	Toronto.....	18
Harris, F. J.....	Hamilton.....	2
Harris, Mrs. Helen R.....	Calgary.....	15
Harrison, Mrs. Mary A.....	Port Colborne.....	15
Harvey, Miss Emma L.....	Toronto.....	5
Hattie, R.M., and Hector McInnis, Trus- tees for Daisy G. Hattie.....	Halifax, N.S.....	10
Hattie, R. M., and Hector McInnis, Trus- tees for Louise B. Gue.....	".....	10
Hattie, R. M., and Hector McInnis, Trus- tees for Estate T. R. Gue.....	".....	6
Haughey, Miss Mary.....	Richmond, Eng.....	6
Haun, Mrs. Susie M.....	Ridgeway.....	10
Hawley, Miss Mary G.....	Belleville.....	28
Hay, Edward.....	Toronto.....	35
Hay, Edward, in trust for Harry Cheyne, W.S.....	".....	15
Hay, Ed. G. G. LeMesurier and Marion A. Kerr, Trustees, Wilkie Trust.....	".....	767
Hayes, Mrs. Ida E.....	Grosse Point, Mich.....	1
Head, Howard B.....	Winona, Ont.....	10
Heath, Mrs. Jessie W.....	Toronto.....	2
Heenan, Michael.....	St. Thomas.....	90
Heintzman, George C.....	Toronto.....	105
Heintzman, Herman.....	".....	14
Heintzman & Co., Limited.....	".....	100
Henderson, Charles.....	Welland.....	9
Henderson, Joseph.....	Toronto.....	14
Henderson & Small, in trust.....	".....	70
Henderson & Small, in trust for Mrs. C. E. Allen.....	".....	12

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Henderson & Small, in trust for C. W. A. Baldwin.....	Toronto.....	8
Henderson & Small, in trust for R. R. Baldwin Estate.....	".....	35
Henderson & Small, in trust for F. C. Crawford.....	".....	5
Hendrie, Miss Enid S.....	".....	11
Hendrie, Lady Lena M.....	".....	25
Hendrie, William.....	Hamilton.....	31
Henry, Mrs. Elizabeth.....	Toronto.....	30
Hepburn, Mrs. Florence.....	Uxbridge, Ont.....	5
Heron, John B.....	Toronto.....	30
Heron, Miss Margaret J.....	".....	12
Heron, Miss Sarah E.....	".....	12
Hethrington, E. A.....	".....	80
Hethrington, T. S.....	Quebec.....	200
Heward, Geo. C.....	Toronto.....	43
Hewson, Mrs. Fannie B.....	Niagara Falls.....	5
Hibbard, Mrs. Delilah.....	Mt. Vernon, Ohio.....	19
Higgins, James D.....	Toronto.....	21
Highet, Miss Mary E.....	Cobourg.....	7
Hill Estate Incorporated, The.....	New Haven, Conn.....	100
Hill, Francis H.....	Washago, Ont.....	4
Hill, Mrs. Harriette E. G.....	Vancouver.....	2
Hill, Lewis F.....	Halifax, N.S.....	43
Hills, Executrix Estate Rolland.....	Vancouver, B.C.....	49
Hindson, William.....	Tillsonburg, Ont.....	7
Hinkley, Mrs. Margaret G.....	Brooklyn, N.Y.....	35
Hobson, Miss Fannie C.....	St. Thomas.....	51
Hobson, Mrs. Margaret A.....	Shediac, N.B.....	17
Hodgins, Justice F. E., Trustee for Elaine de la Cour.....	Toronto.....	4
Hodgins, Justice F. E., Trustee for Dorothy Hodgins.....	".....	6
Hodgins, Justice F. E., Trustee for Lucile Hodgins.....	".....	5
Hodgins, Justice F. E., Trustee for Sherwood Hodgins.....	".....	6
Hogan, M. J.....	Port Colborne.....	420
Hogle, Miss Alma C.....	Cleveland, Ohio.....	6
Hogle, Mrs. Mercy.....	Belleville.....	5
Holland, Charles.....	London, Eng.....	58
Holmes, Mrs. Fanny.....	Toronto.....	2
Holt, H. S.....	Montreal.....	300
Honsberger, Joshua.....	Dunville, Ont.....	2
Hooper, Mrs. Emily C.....	Vancouver.....	1
Hopper, Executors Estate William.....	Cobourg.....	14
Hopper, William H.....	".....	6
Horne, Mrs. Grace.....	Middle Barton, Eng.....	23
Horsey, Henry H.....	Ottawa.....	18
Hoskin, Miss Mary.....	Toronto.....	100
Hoskins, Miss Maggie.....	".....	9
Houghton, Miss Emma M.....	".....	19
House, Lewis.....	Ridgeway.....	70
Houston, Mrs. Fanny S.....	Niagara Falls.....	5
Howard, Miss Lucy Maclean.....	Toronto.....	5
Howard, Theodore A.....	Aylmer, P.Q.....	5

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Kerr, Mrs. Marion A.	Toronto	17
Kettles, Thomas	South Woodslee	4
Kettles, W. J.	Toronto	6
Kidd, David	New York, N.Y.	300
Kiely, Maurice M.	Toronto	68
Kiely, Wm. G.	"	68
Kiely, Executors Estate Wm. T.	"	346
Kilgour, Mrs. Alice M.	Eglinton, Ont.	23
Kilman, Alva H.	Ridgeway	15
King, Miss Emma	Quebec	43
King, Frank, M.D.	St. Catharines	10
King, Mrs. Grace	Toronto	35
King, Mrs. Marie C.	Quebec	110
King, Sydney	St. Pacome, P.Q.	55
Kingstone, Mrs. Wilhelmina	Toronto	31
Kinley, Mrs. Christina	Ridgeway	30
Kippax, Mrs. Margaret	Brantford	10
Kirkpatrick, A. M. M.	Toronto	7
Kirkpatrick, Rev. F. G.	Kingston Mills, Ont.	7
Kirkpatrick, George B.	Toronto	28
Kirkpatrick, George R. F.	Edmonton, Alta.	7
Kirwin, William	Ingersoll	63
Kittson, Mrs. Alice H.	Hamilton	12
Knight, Henry	Burks Falls, Ont.	10
Knowles, A. G.	Sault Ste. Marie, Ont.	12
Knowlton, Arthur S.	Toronto	5
Knowlton, Thos. E.	"	5
Knowlton, W. H.	"	73
Kyle, Mrs. Mary J.	"	91
Kynoch, Mrs. Josephine	Galt	43
Lacey, Mrs. Eleanor E.	Toronto	2
Laidlaw, John B.	"	15
Laidlaw, Robert	"	30
Lake, William H.	"	14
Lally, Miss Constance	Barrie	88
Lamont, W. H.	Toronto	4
Lang, Miss Marion M.	"	14
Langmuir, Edwin A.	"	5
Langmuir, Mrs. Georgina H.	"	5
Langstaff, James M.	"	3
Languedoc, Mrs. Erie R., Usufructuary		
Legatee	Aylmer, Q.	4
Lannan, Thomas	Port Colborne	10
Lash, Z. A., K.C., and Jno. F. Lash,		
Trustees for Mrs. Harriet Russell	Toronto	68
Lash, Z. A., K.C., and John Osborne,		
Trustees for Mrs. Jessie Osborne	"	190
Lawes, Mrs. Nora K.	Southsea, Eng.	10
Lawler, Miss Annie L.	Toronto	160
Lawler, Executrices Estate Rev. E. B.	"	10
Lawler, Miss Elizabeth G.	"	202
Lawrence, Executors Estate G. W.	Stratford, Ont.	42
Lawrence, James	Toronto	7
Lawrence, Mrs. Jane	Quebec	7
Lawrence, J. Willson	Toronto	7
Lawrence, Mrs. Marie E.	"	56

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Layton, Mrs Mary	Toronto	15
Leach, Hugh	"	14
Leadlay, Mrs. Frances E.	"	21
Lee, J. W.	"	23
Lefroy, E. B., and H. B. Lefroy, Trustees	"	30
Lefroy, H. B.	"	7
Leishman, Mrs. Harriet J.	"	7
Leitch, Miss Jennie A.	St. Catharines	5
Leith, Mrs. Mary E. H.	Toronto	7
LeMesurier, G. G.	"	14
LeMoine, Gaspard, Jules Lemoine and T. Chase Casgrain, Executors Estate Alex. Lemoine	Quebec	9
Lemoine, Pierre R., and Anne M. G. L. Rémillard, in trust	"	7
Lennard, Harry, in trust	Dundas	16
Lennard, Mrs. Phoebe L.	"	16
Leonard, R. W.	St. Catharines	60
Leonard, W. H.	Port Perry	49
Leslie, Mrs. Sarah	Hamilton	25
Lester, Thomas W.	"	14
Lewin, Rev. William	Saskatoon, Sask.	37
Lewis, Allan C. T., and M. Ethel Lewis, Executors Estate J. Travers Lewis	Ottawa	50
Lewis, Capt. Ernest H.	Halifax	28
Lewis, Miss Ethel G.	"	29
Lewis, Mrs. Maude L.	"	12
Lewis, William F.	Toronto	28
Lewis, Wm. Jarrett	Halifax	441
Lindsay, Senr., Wm	Miniota, Man.	10
Lindsey, Johnston	Orangeville	14
Lingham, Mrs. Esther	Belleville	30
Lingwood, Miss Maude E.	Hartford, Conn.	2
Little, Miss Agnes	Galt	4
Little, George F.	Toronto	10
Little, Henry	Aylmer, Ont.	3
Little, Miss May	Toronto	3
Lloyd, Charles H.	Niagara-on-the-Lake	1
Lloyd, Leonard R.	Revelstoke, B.C.	3
Locke, Herbert A.	Toronto	3
Lockhart, Mrs. Susan I.	"	7
Logan, Mrs. Eliza J.	Pickering, Ont.	11
Logan, F. G.	"	28
Logan, William, Trustee	Toronto	5
London and Western Trusts Company re Smart Trusts	London, Ont.	77
Long, Mrs. Clarissa R.	Toronto	10
Long, Mrs. Emma	"	10
Long, Thomas	Collingwood	500
Louis, Executors Estate Daniel	Quebec	10
Love, Rev. A. T.	"	1
Love, Miss C. Grace	Walkerville	1
Love, Mrs. Daisy H.	St. Thomas	37
Love, Henry G.	Toronto	140
Love, Miss Lilian	"	28
Love, Mrs. Maud A.	Quebec	7
Love, Miss Minnie E.	St. Thomas	17

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Lovell, Jas. S., Trustee.....	Toronto.....	21
Lovering, Henry L.....	Coldwater.....	150
Lummis, Miss Jessie D.....	Toronto.....	14
Lummis, W. D.....	".....	70
Lundy, John J.....	Peterborough.....	35
Lydon, Mrs. Louisa.....	Toronto.....	2
Lyle, Morley W.....	Peterborough.....	5
Macartney, Executors Estate Alfred T...	Dunville.....	3
Macdonald, Mrs. Edith C.....	Montreal.....	25
Macdonald, Miss Ellen.....	Hamilton.....	50
Macdonald, Francis E., and Jas. S. Lovell, surviving Trustees.....	Toronto.....	121
Macdonald, Mrs. Jessie.....	Hamilton.....	24
Macdonald, Mrs. Margaret.....	Port Colborne.....	10
Macdonald, P. A.....	Winnipeg.....	40
Macgachen, A. F. D.....	".....	10
Macgregor, Mrs. Kate B.....	Hamilton.....	4
Macgregor, Mrs. Mary A.....	Chatham, Ont.....	16
Macintosh, J. A.....	Toronto.....	31
Mackay, J. J.....	St. Catharines.....	10
Mackay, Mrs. Elizabeth M.....	Georgetown, Ont.....	16
Mackelcan, Mrs. Jean M. G.....	Toronto.....	14
Mackenzie, Alexander J.....	".....	20
Mackenzie, H. Gordon.....	".....	15
Macklin, Miss Clara.....	".....	23
Macklin, Miss Nora H.....	Stratford.....	5
Maclaren, Miss Edith G.....	Toronto.....	14
Maclean, Mrs. Jennie G.....	".....	14
MacLennan, Mrs. Marion.....	".....	5
Macmahon, H. W.....	".....	17
Macpherson, W. M., P. F. Ridout and Robt. L. Defries, Trustees of Mac- pherson trust.....	".....	25
Main, Miss Jean.....	Hamilton.....	5
Malcolmson, Herbert H.....	Toronto.....	10
Malloch, Mrs. Olive C. E.....	".....	9
Malloch, W. J. O., M.D.....	".....	5
Malone, Exor. and Trustee Estate James.	".....	35
Manby, Mrs. Sophia M.....	Niagara Falls.....	21
Manitoba College.....	Winnipeg.....	11
Manning, Executors Estate Alex.....	Toronto.....	35
Manufacturers Life Insurance Co.....	".....	400
Marrigan, William.....	Port Arthur.....	125
Martin, Charles H.....	Wilkie, Sask.....	1
Martin, C. K. Craufurd.....	Hamilton.....	1
Martin, E. K. C., and D. R. C. Martin, Trustees for Ethel M. S. Baldwin...	".....	35
Martin, E. K. C., and D. R. C. Martin, Trustees for Amy L. T. Dumoulin....	".....	35
Martin, E. K. C., and D. R. C. Martin, Trustees for Mary C. O'D. Luxton....	".....	35
Martin, Mrs. Mabel F.....	".....	18
Martin, Miss Vera K. C.....	".....	1
Massey, C. D.....	Toronto.....	140
Massey, C. V.....	".....	35

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Massey, John, Manager, and W. Cecil Lee, Treasurer, in trust	Toronto	68
Massey, Mrs. Susie D., Trustee	"	42
Massey, Mrs. Susie Maria D.	"	93
Massey, Mrs. Susie Maria D., in trust for Madeline and Dorothy Massey	"	6
Masten, S. Edgar	Bloomfield, Ont	5
Matheson, Alan F.	Perth	16
Matheson, Miss Anna	"	14
Matheson, Miss Eliza J.	"	14
Matheson, Miss Joanna	"	14
Matthews, Mrs. Annie J.	Toronto	116
Matthews, Wilnot D.	"	116
Maude, Frederick S. A.	London, Eng.	21
Maughan, Executors Estate Nicholas	Toronto	7
Maury, Richard B., M.D.	Memphis, Tenn.	28
Meadows, David	St. Thomas	12
Meal, Walter	Toronto	10
Meighen, Mrs. Letitia B.	Perth	5
Merigold, Mrs. Mary	Winona, Minn.	1
Merritt, Mrs. Amy J.	St. Catharines	12
Merritt, Miss Catherine N.	Toronto	84
Merritt, Miss Emily L.	"	84
Merritt, Executors Estate Thos. R.	St. Catharines	343
Merritt, Col. Wm. Hamilton	Toronto	16
Merritt, W. H., M.D.	St. Catharines	836
Merritt, Col. Wm. Ingersoll	London, Eng.	249
Meston, Miss Margaret	Hamilton	15
Metcalfe, Geo. A.	Winnipeg	10
Metcalfe, Thos. H.	Portage la Prairie	10
Methodist Church, The	Toronto	102
Méthot, Administrator Edouard W., No. 2 Account	Newark, N.J.	21
Meyers, D. Campbell, M.D.	Toronto	10
Michie, Lt.-Col. John F.	"	100
Mickle, Miss Sarah	"	3
Middlemiss, Mrs. Margaret	Galt	2
Miller, Mrs. Amy A.	St. Catharines	21
Miller, Frederick F.	Napanee	14
Miller, John W.	Haileybury, Ont.	10
Miller, Executors Estate Mrs. Marietta	St. Catharines	84
Miller, Mrs. Pauline C. Lash	Toronto	56
Milne, Alex.	Aberdeen, Scot.	56
Mitchell, Charles C.	Brandon	5
Mitchell, H. E.	Toronto	10
Mitchell, Jas. S.	Brandon	6
Mitchell, Jno. C. P.	"	6
Mitchell, Mrs. Margaret McD.	"	30
Mitchell, Miss Marguerite	"	6
Mitchell, Mrs. Mary B.	Macoun	18
Mitchell, Mrs. Myra E.	Toronto	5
Mitchell, Peter C.	Brandon	50
Mitchell, W. A.	Toronto	100
Moblo, Mrs. Jane A.	Dunnville	16
Moffat, Mrs. Margaret B.	Toronto	100
Moffat, Wm., in trust	"	100
Monk, Mrs. Rosamond P.	"	14

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Monro, Mrs. Isabel.....	Dunfermline, Scot.....	16
Monro, James.....	".....	12
Monro, Neville F.....	Toronto.....	4
Monteith, Hon. Nelson.....	Stratford.....	14
Montgomery, George S.....	Edmonton, Alta.....	40
Montgomery, Mrs. Jessie.....	St. Catharines.....	4
Montgomery, William.....	Grimsby, Ont.....	8
Montizambert, Mrs. Mary J.....	Ottawa.....	258
Montreal City and District Savings Bank.	Montreal.....	16
Moodie, Miss Jean.....	Hamilton.....	10
Moor, Joshua C.....	Toronto.....	14
Moore, Mrs. Isabell.....	St. Thomas.....	12
Moore, Miss Lucie.....	Nantwich, Eng.....	4
More, W. G.....	Toronto.....	8
Morgan, J. W.....	".....	2
Morgan, Robt. R.....	Saskatoon.....	50
Morin, Miss Jeannette L.....	Toronto.....	16
Morin, Miss Lucy M.....	".....	16
Morris, Executors Estate Hon. Alex.....	".....	261
Morris, Alex. C.....	".....	29
Morris, Miss Christine V. K.....	".....	21
Morris, Administrator Estate Edmund M.	".....	2
Morris, Edward.....	Fonthill.....	100
Morris, Francis J. A.....	Peterborough.....	1
Morris, Trustees Estate Hon. James, for Mrs. M. W. Harman.....	Toronto.....	26
Morris, Trustees Estate Hon. James, for Mrs. H. E. Spragge.....	".....	26
Morris, M.....	Brandon.....	10
Morris, Major R. C., R.G.A.....	London, Eng.....	7
Morrison, Arthur J.....	Mono Road, Ont.....	2
Morrison, Miss Edith C.....	".....	2
Morrison, Mrs. Geneviève M. L.....	Toronto.....	16
Morrison, Miss Mabel B.....	Mono Road, Ont.....	2
Morrison, Mrs. Marguerite H.....	Toronto.....	10
Morrison, Wm.....	".....	20
Morrissey, Michael.....	Cobalt.....	10
Morrow, George J.....	Toronto.....	5
Morrow, Geo. J., Jas. J. Morrow and F. E. Morrow, Exors. Estate J. C. Morrow..	".....	35
Morrow, Mrs. Rebecca M.....	Ingersoll.....	14
Morse, Mrs. Jessie M.....	Winona, Minn.....	1
Morse, J. Wilton.....	Toronto.....	2
Mortimer, Mrs. Alicia G.....	".....	2
Mortimer, C. H.....	".....	15
Moss, Charles A.....	".....	1
Moyer, Mrs. Margaret.....	Alsask, Sask.....	1
Moyle, J. R.....	Bobcaygeon.....	5
Muir, Miss Helen.....	St. Catharines.....	33
Muir, Miss Janet F.....	Port Dalhousie.....	10
Muir, Mrs. M. Caroline.....	St. Catharines.....	3
Muir, William C.....	Port Dalhousie.....	4
Mulligan, B. M.....	North Bay.....	10
Mulock, Cawthra.....	Toronto.....	550
Munro, Mrs. Jean.....	Paris, France.....	36
Murray, Mrs. Ellen M.....	Buckingham, P.Q.....	40

Imperial Bank of Canada

McAllister, W. B.	Hamilton	20
McAndrew, Miss Annie M.	Toronto	46
McAndrew, Daniel H.	Renfrew	20
McAndrew, Miss Jane	Toronto	63
McAuliff, M.	Welland	100
McCall, Douglas	Toronto	12
McCall, Mrs. Jane	"	5
McCalla, Miss Dencie M.	St. Catharines	20
McCalla, Miss Edith M.	"	35
McCalla, Miss Mary D.	Niagara Falls	15
McCallum, Mrs. Emma	Cobourg	14
McCallum, Peter A., in trust	St. Catharines	45
McCallum, Peter A., Trustee	"	55
McCarthy, Mrs. Agnes E.	Vancouver	41
McConkey, Mrs. M. J.	Toronto	18
McCraney, George E.	Saskatoon	13
McCreery, Mrs. Ada G.	Cranbrook	18
McCuaig, Mrs. Emma M., in trust	Montreal	14
McCulloch, Hugh	Galt	210
McCulloch, Mrs. Louise L.	"	7
McCulloch, R. O., in trust	"	14
McCurdy, Thos. H.	Stratford	5
McDonagh, Executrix Estate John	Thorold	43
McDonald, Donald H.	Fort Qu'Appelle	28
McDonald, Mrs. Elleanor C.	Winnipeg	32
McDonough, Executrices Estate William	London, Ont.	18
McFall, Arthur A.	Bolton	70
McFiggins, Arthur J.	Fenella, Ont.	2
McGee Real Estate Co., Ltd., The	Toronto	25
McGiffin, Mrs. Anna B.	"	14
McGillivray, Miss Catharine	Port Colborne	35
McGillivray, Donald	"	5
McGillivray, Miss Mary	"	35
McGregor, Rev. George	Woodstock, Ont.	4
McIntosh, Archibald A.	North Bay	4
McIntosh, Mrs. Elizabeth	Lindsay	2
McIntosh, Robt. L.	North Bay	2
McIntyre, Executors Estate Gilbert H.	St. Mary's, Ont.	10
McKay, Mark S.	Galt	10
McKiggan, Albert J.	Woodstock, Ont.	6
McLachlin, Executors and Trustees Estate Claude	Arnprior, Ont.	100
McLachlin, Executors and Trustees Estate H. F.	"	100
McLaren, Archibald K.	Seattle, Wash.	8
McLaren, H. E.	Hamilton	11
McLaren, Richard J.	"	14
McLenaghan, James	Toronto	240
McLennan, Mrs. Elsie M.	"	120
McMartin, John	Cornwall, Ont.	332
McMeekin, Rev. Henry, L.L.D.	Ottawa	2
McMullen, Mrs. Ida L.	Toronto	10
McMurray, W. J.	Niagara Falls	10
McMurrich, Mrs. Minnie G.	Toronto	10
McNaught, Thomas	"	20
McNeal, Senior, Cornelius	Port Colborne	23
McNeal, Mrs. Susan	"	16

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McNeal, William L.....	Port Colborne.....	25
McNeil, H. S.....	Toronto.....	23
McNeil, James.....	New York, N.Y.....	28
McRitchie, Mrs. Jamesena, Geo. A. Conley and D. A. Dunlap, Executors Estate of Rev. Geo. McRitchie.....	Ottawa.....	21
Nairn, Alexander.....	Toronto.....	29
Nairn, Mrs. Elizabeth C.....	".....	8
National Life Assurance Co. of Canada...	".....	561
National Trust Co., Limited.....	".....	210
National Trust Co., Ltd., Trustees of Will and Codicils of Dom. Farrell, deceased	".....	295
National Trust Co., Ltd., Trustees Anson Jones Estate.....	".....	441
National Trust Co., Ltd., Executors Estate J. M. MacKenzie.....	".....	28
National Trust Co., Ltd., Trustees Mary P. Mara trust.....	".....	127
National Trust Co., Ltd., in trust for Mrs. Georgina A. Pemberton.....	".....	52
National Trust Co., Ltd., in trust for Thomas Todd.....	".....	84
Nattress, Mrs. Julia.....	".....	28
Neelin, James M.....	Port Arthur.....	125
Neff, Mrs. Catharine.....	Port Colborne.....	6
Neff, James E.....	".....	7
Neilson, James.....	Scarboro, Ont.....	70
Neilson, John.....	".....	70
Nelles, Mrs. Christie A.....	Toledo, Ohio.....	21
Nelles, T. R., Executor.....	Simcoe, Ont.....	21
Nelson, Mrs. Emily.....	Toronto.....	40
Newbigging, Executrix Estate Lieut.-Col. R. G.....	".....	16
Newcombe, Dan. W.....	St. Thomas.....	24
Newman, F. J.....	Balgonie, Sask.....	15
Nicholls, Mrs. Jessie E., in trust for Lorna Nicholls.....	Winnipeg.....	10
Nicolson, Mrs. Florence E.....	Greenock, Scot.....	37
Niles, Miss Myriene.....	Cobourg.....	11
Nordheimer, Executors Estate Samuel....	Toronto.....	128
North American Life Assurance Co.....	".....	448
North, Charles H.....	Pictou, Ont.....	5
Northcote, Mrs. Isabella G.....	Toronto.....	51
Northway, John.....	".....	374
Northway, John, in trust.....	".....	140
Northway, John A.....	".....	3
Northway, John A., President, and J. B. Ratcliff, Secretary, in trust.....	".....	1
Nunns, Mrs. Mary F.....	London, Eng.....	15
Oakley, J. G.....	Walsall, Eng.....	17
O'Brien, Miss Catherine M., Administra- trix Estate Jas. O'Brien.....	Welland.....	52
O'Brien, Henry, K.C.....	Toronto.....	35
O'Brien, James F.....	Welland.....	4
O'Bryan, Joseph S.....	Halifax, N.S.....	20

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O'Connor, Mrs. Margaret.....	Toronto.....	2
O'Connor, Mrs. Mary E., surviving Trustee for Miss A. Camilla Hughes.....	Ottawa.....	20
Odlum, Miss Eleanor D., and Miss Helen E. Odlum.....	St. Catharines.....	5
Ogden, A. L.....	Toronto.....	4
Ogden, Miss Bradda L.....	".....	8
Ogden, Miss Isalen L.....	".....	9
O'Hara, Miss Gertrude.....	".....	28
O'Hara, Miss Mary.....	".....	39
Oille, Miss Elizabeth.....	Buffalo, N.Y.....	1
O'Keefe, Executors Estate Eugene.....	Toronto.....	350
Olmsted, Mrs. Edith H.....	Hamilton.....	49
O'Neill, Miss Alice A.....	Toronto.....	3
O'Neill, Miss Emma R.....	Port Colborne.....	3
O'Neill, Miss Mary J.....	".....	7
O'Reilly, Charles, M.D.....	Toronto.....	43
O'Reilly, E. B., M.D.....	Hamilton.....	50
O'Reilly, Miss Elizabeth J.....	".....	48
Orr, Mrs. Annie M., in trust for J. L. F. Orr	Toronto.....	1
Orr, J. O., M.D.....	".....	6
Orr, William C.....	Stratford.....	18
Osborne, Miss Annie B.....	Hamilton.....	47
Osborne, Mrs. Henrietta L.....	".....	14
Osborne, Mrs. Isabel B.....	Toronto.....	100
Osborne, Trustees Estate J. B.....	Beamsville.....	140
Osborne, Exors. Estate James Kerr.....	Toronto.....	161
Osler, Sir E. B., M.P.....	".....	294
Osler, F. G.....	".....	40
Osler, F. G., E. F. Osler, H. F. Osler, W. L. Matthews and G. S. Gibbons, Trustees.....	".....	200
Osler, F. G., and S. B. Sykes, in trust.....	".....	160
Osler, H. S., and F. W. G. Fitzgerald, in trust.....	".....	50
Osler & Hammond.....	".....	33
Osler & Hammond, in trust.....	".....	100
Osler, Mrs. Lily M.....	".....	22
Osler, Sir William, M.D.....	Oxford, Eng.....	184
Oxley, F. Beresford.....	Halifax, N.S.....	4
Oxley, F. H., and W. F. Parker, Trustees.	".....	19
Pacard, Mrs. Margaret E.....	Centerdale, Rhode Island.....	5
Paff, Mrs. Elizabeth.....	Stratford.....	45
Paget, Very Rev. Edward C.....	Calgary.....	17
Paget, Mrs. Marguerite.....	Port Colborne.....	1
Paisley, Mrs. Louise F.....	Sackville, N.B.....	2
Papst, W. E.....	Toronto.....	10
Parker, Miss Catherine G.....	Witney, Eng.....	4
Parker, Executor Estate Hon. Daniel McN.	Dartmouth, N.S.....	12
Parker, Miss Fanny A.....	".....	26
Parker, John T.....	Toronto.....	21
Parker, Mrs. Sarah K.....	Ancaster, Ont.....	4
Parker, William F.....	Wolfville, N.S.....	37
Parsons, Mrs. Lydia M.....	Cochrane.....	8
Pate, W. J.....	Toronto.....	10

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Paterson, Miss Edith H.	St. Catharines	5
Paterson, Mrs. Florence I.	Toronto	25
Paterson, Mrs. Florence I., in trust	"	7
Paterson, J. Harry	"	140
Paterson, Mrs. Marion J.	"	9
Paterson, Mrs. Mary	St. Catharines	10
Paterson, Miss Mary L.	Toronto	7
Paterson, Rev. T. W.	"	56
Paterson, Rev. T. W., J. H. Paterson and C. W. Paterson, Trustees for children of C. W. Paterson	"	14
Paterson, Rev. T. W., J. H. Paterson and C. W. Paterson, Trustees for Miss Mary L. Paterson	"	12
Paterson, Rev. T. W., J. H. Paterson and C. W. Paterson, Trustees for Mrs. Emily Winstanley	"	12
Paton, Miss Annie	Barrie	2
Paton, Robt.	"	11
Pattinson, George, Mrs. Mary E. Fergus- son, Edward Hay and Jas. B. O'Brian	Toronto	102
Patton, Francis L.	Winnipeg	20
Pearman, Horace V.	Halifax, N.S.	2
Peirce, Miss Annie V.	Georgetown, Ont.	5
Peirce, Miss Mary	"	6
Pengelly, Henry	Cobourg	21
Pentland, Mrs. Constance L.	Winnipeg	18
Penton, Miss Bessie B.	Halifax, N.S.	14
Pepall, Mrs. Ethel B.	Toronto	5
Peregrine, Miss Etta	Galt	1
Peregrine, Miss H. May	"	1
Perley, Miss Ethel L.	Ottawa	100
Perley, Sir George H.	"	40
Perry, Mrs. Jenny B.	St. Catharines	7
Peterson, Administratrix Estate Miss Jane	Port Colborne	12
Pew, Mrs. Ella V.	Chicago, Ill.	19
Philp, James	Newcastle, Ont.	12
Phoenix Insurance Co., The	Hartford, Conn.	479
Pickard, James K.	Ridgeway	2
Pipon, Mrs. Maude M.	Toronto	60
Pirie, Charles N.	Costa Rica, C.A.	100
Plewes, Mrs. T. Griffin	St. Thomas	20
Pontifex, Bryan	Toronto	7
Poole, Henry S.	Guildford, Eng.	11
Porritt, Frederick R.	Barrie	23
Porritt, Frederick R., Trustee	"	2
Porritt, Thomas H.	South Croydon, Eng.	15
Pound, Isaac L.	Ridgeway	7
Powell, C. Berkeley	Ottawa	100
Pratt, Rodman	Wolfville, N.S.	7
Preston, Miss Margaret L.	St. Thomas	2
Prime, F. A.	Toronto	35
Prime & Rankin, Limited	"	100
Prince, Mrs. Charlotte	"	30
Pringle, Clive	Ottawa	21
Prior, James	St. Catharines	23
Proudfoot, Mrs. Robina McL.	Chicago, Ill.	46

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Pugsley, David.....	Maccan, N.S.....	3
Pugsley, John.....	Toronto.....	116
Purser, Mrs. Leila.....	Cobourg.....	8
Quarry, Mrs. Annie A.....	Windsor, Ont.....	8
Radley, Mrs. Elizabeth J.....	Toronto.....	84
Raikes, Miss Fanny.....	Barrie.....	38
Raikes, George.....	".....	7
Raikes, Miss Georgina.....	".....	24
Raikes, Richard, M.D.....	Midland, Ont.....	6
Ramsay, Douglas M.....	Ceylon.....	158
Ramsay, Capt. J. Gordon.....	London, Eng.....	158
Ramsay, William.....	Stow, Scot.....	1853
Ramsay, Etx. W. B.....	".....	150
Ramsey, Alan R.....	Toronto.....	15
Ramsey, George.....	Brooklyn, N.Y.....	50
Ramsey, J. G.....	Toronto.....	150
Rankin, Alexander.....	".....	28
Rankin, Miss Elizabeth.....	St. Catharines.....	12
Rapsey, George H.....	Port Arthur, Ont.....	15
Ray, Mrs. Maggie.....	West Concord, Minn.....	7
Raymer, Mrs. Mary A.....	Manhattan Beach, Cal.....	22
Rayner, Mrs. Ethel E.....	Auckland, N.Z.....	61
Rector and Wardens, Trinity Church.....	Galt.....	17
Reeb, John A.....	Port Colborne.....	3
Reeb, Miss Minnie.....	".....	3
Reeb, Thomas E.....	".....	3
Reeb, William.....	".....	3
Reilly, Miss Margaret J.....	Niagara Falls South.....	7
Reynolds, Mrs. Ella F.....	Edmonton, Alta.....	30
Rice, O. F.....	Toronto.....	70
Richardson, Mrs. Eliza A.....	Ingersoll.....	7
Richardson, Mrs. Frances W.....	St. Catharines.....	14
Richardson, John A.....	Montreal.....	49
Richardson, W. C.....	Toronto.....	3
Riddell, John E.....	Hamilton.....	14
Ridley, Mrs. Edith.....	Ingersoll.....	10
Roach, Edwin.....	Toronto.....	50
Roach, Miss Louisa.....	Hamilton.....	18
Robert, F. A.....	Chatham, Ont.....	80
Roberts, Fred. T.....	St. Thomas.....	3
Roberts, John F.....	Eau Clair, Wis.....	50
Roberts, Miss Mary.....	Toronto.....	16
Robertson, Alex.....	Quebec.....	2
Robertson, Mrs. Eleanor M.....	Toronto.....	6
Robertson, Miss Jane M.....	Quebec.....	10
Robertson, J. S.....	St. Thomas.....	3
Robertson, Mrs. Margaret K.....	St. Catharines.....	1
Robinson, Mrs. Elizabeth S., Treasurer.....	Toronto.....	11
Robinson, Fred.....	Revelstoke, B.C.....	134
Robinson, George.....	Toronto.....	35
Robinson, Miss Harriet M. E.....	Barrie.....	10
Robinson, Mrs. Lydia A. E.....	Hamilton.....	50
Robinson, Mrs. Mary A.....	Peterborough.....	4
Robinson, O. E.....	Ingersoll.....	35
Robinson, Executrices Estate Mrs. Sarah.....	Toronto.....	62

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Robinson, W. A.....	Hamilton.....	50
Roddick, Mrs. Mary.....	Cobourg.....	4
Rodgers, Miss Jessie.....	Sault Ste. Marie, Ont..	10
RoeBuck, Mrs. Mary E.....	Cobourg.....	14
Roger, Miss Edith A.....	Toronto.....	5
Rogers, Mrs. Annie E., J. A. Forster, and Chas. Rogers, Executors Estate Geo. Rogers.....	Welland.....	57
Rogers, Mrs. Eleanor M., and Frank E. Rogers, M.D.....	Denver, Col.....	29
Rogers, Elias.....	Toronto.....	653
Rogers, Miss Rachel S.....	Merritton.....	1
Rogerson, William.....	Toronto.....	24
Rohleder, Frederick.....	Berlin, Ont.....	42
Rolph, Joseph T.....	Toronto.....	15
Rooke, Mrs. Maude S.....	New York, N.Y.....	18
Roper, Mrs. Fanny E.....	Ottawa, Ont.....	36
Rosebrugh, Mrs. Jessie W.....	Toronto.....	2
Rosebush, Mrs. Barbara J. McN.....	Appleton, Wis.....	10
Ross, Mrs. Charlotte W., M.D.....	Whitemouth, Man.....	5
Ross, Mrs. Christina B.....	Lindsay, Ont.....	10
Ross, Mrs. Harriet A., Executrix.....	Quebec.....	31
Ross, Mrs. Jennie E.....	Saskatoon.....	1
Ross, Mrs. Margaret.....	Port Robinson.....	9
Ross, Sidney R.....	Saskatoon.....	28
Ross, Walter.....	Lethbridge.....	125
Ross, William, Senior.....	Fergus.....	2
Rounthwaite, Miss Elizabeth M.....	Toronto.....	26
Rowe, Mrs. Lizette B.....	Newark, N.J.....	42
Rowland, Mrs. Mary A. N.....	Brussels, Ont.....	7
Roy, Mrs. Mary A.....	Hamilton.....	9
Roy, R. Maitland.....	".....	12
Royal Trust Co., The, in Trust.....	Montreal.....	30
Royal Trust Co., The, Trustees C. E. A. Bos- well marriage settlement.....	Quebec.....	12
Royal Trust Co., The, Trustees for Doro- thy G. Brown, Edmund H. G. Brown, and Evelyn G. Brown.....	Ottawa.....	2
Royal Trust Co., The, Trustee for Annie S. Hill.....	Toronto.....	6
Royal Trust Co., The, and G. T. St. J. Bogert, in trust.....	Ottawa.....	44
Rudolf, Mrs. Edna H.....	Brookline, Mass.....	10
Rumsey, Miss Melia.....	Ingersoll.....	7
Rumsey, Miss Phyllis C.....	".....	14
Russ, Mrs. Anna.....	Beamsville, Ont.....	1
Russill, Frank.....	Toronto.....	50
Ryan, Executors Estate Hugh.....	".....	630
Ryan, Patrick F.....	Ridgeway.....	14
Ryerson, Exors. Estate Mary A.....	Toronto.....	118
Sage, Anthony F.....	Ingersoll.....	33
Sailsbury, Mrs. Mary G.....	Toronto.....	28
Salaman, Mrs. Ann S.....	London, Eng.....	17
Samuel, M. & L., Benjamin & Co.....	Toronto.....	50
Sargent, Homer E.....	Detroit, Minn.....	25
Saunders, A.....	London, Eng.....	140

Imperial Bank of Canada

Savage, Mrs. Marion D.	Montreal	25
Scarff, H. W.	St. Thomas	15
Scarth, J. F., and C. G. Scarth, in trust	Port Arthur	9
Scheibe, Geo. T.	Toronto	3
Scholfield, Executors Estate Mrs. Rebecca	Port Colborne	12
Scoley, E. K.	Toronto	28
Scoley, Miss Olive M.	"	10
Scott, G. W.	Edinburgh, Scot	12
Scott, Mrs. Helen G. M.	Richmond, Eng	158
Scott, James	Toronto	42
Scott, J. C.	"	140
Scott, J. E.	Aylmer, Ont.	25
Scott, Mrs. Jessie	Toronto	39
Scott, Miss Katharine S.	"	22
Scott, Miss Katharine S., and F. W. Lee, in trust	"	40
Scott, Mrs. Mary E.	"	35
Scott, Robt. F., and B. E. Bull, in trust	"	12
Scott, Robt. F., and James Scott, Trustees for Miss Catherine Scott	"	9
Scottish Northern Investment Trust, Limited, The	Aberdeen, Scot	100
Seagram, Exors. Estate E. F.	Waterloo, Ont.	29
Second Scottish Northern Investment Trust Limited, The	Aberdeen, Scot	25
Secord, Executors Estate S. W.	Brantford	14
Semple, Exors. Estate Andrew	Toronto	39
Semple, Miss Gertrude M.	"	6
Semple, Miss Janet	Tottenham, Ont.	4
Semple, Mrs. Margaret	Toronto	6
Semple, Miss Margaret L.	Ottawa	5
Semple, Robt	Tottenham, Ont.	11
Shantz, Mrs. Catherine	Berlin, Ont.	1
Sharp, Mrs. Emily	South Vancouver	2
Sharp, Jas. Lloyd	Summerside, P.E.I.	5
Shaw, Mrs. Annie S.	Toronto	2
Shaw, Hedley	"	50
Shearson, Mrs. Jessie McC.	"	69
Sherk, Hugh	Ridgeway	3
Sherk, Ward H.	"	4
Sherrin, G. A.	Toronto	5
Shields, James D.	"	10
Silver, Mrs. Blanche	Halifax, N.S.	28
Silver, Wm. N., Executor	"	12
Simpson, Mrs. Minnie	Montclair, N.J.	14
Simpson, W. B. Bridgeman	Wetherby, Eng.	60
Sinclair, D. G. C.	New York, N.Y.	5
Sinclair, Executors Estate J. C.	Toronto	20
Sinclair, Mrs. Margaret	Woodstock, Ont.	5
Sinclair, Wm. T.	Toronto	3
Sisters of St. Joseph	"	4
Sivers, Charles L.	"	4
Sivers, Mrs. Fanny	"	8
Skynner, Mrs. Essie A.	Brandon	4
Skynner, Henry J.	"	63
Sloan, Miss Bertha	Fergus	11
Slocombe, Miss Annie	Hamilton	10

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Small, Alex. T.	Beamsville	18
Small, John T.	Toronto	44
Small, John T., in trust	"	28
Small, Wolston N. J.	St. Catharines	20
Smart, Alfred M.	London, Ont.	50
Smart, Alfred M., and Catherine S. Smart.	"	28
Smart, Miss Annie S.	"	45
Smart, John E.	Port Hope	30
Smith, Andrew	Fenella, Ont.	15
Smith, Executors Estate Prof. Andrew	Toronto	180
Smith, Miss A. Clarice	Ottawa	14
Smith, Miss B. Eloise	"	14
Smith, E. A.	Toronto	105
Smith, Mrs. Elizabeth H.	"	14
Smith, Mrs. Florence E.	"	6
Smith, Executors Estate Sir Frank	"	350
Smith, George	Edmonton	35
Smith, George B.	Toronto	70
Smith, Mrs. Gertrude A.	Moose Jaw, Sask.	8
Smith, Mrs. Lilian M.	Ottawa	21
Smith, Mrs. Lucie E.	Toronto	9
Smith, Robert	"	16
Smith, Mrs. Sarah M.	Dorchester, N.B.	50
Smith, Sydney F.	Devonport, Auckland, N.Z.	16
Smith, Executors Estate Walter A.	Toronto	7
Smith, William H.	Cobalt	5
Smith, W. J.	Marksville, Ont.	4
Smyth, Miss Jane	Kingwood, Ont.	21
Smyth, Mrs. Julia S. M.	Lindsay, Ont.	4
Snowball, George M.	Toronto	10
Snyder, Fred. W.	Berlin, Ont.	14
Snyder, Miss Lena	"	7
Somerville, Mrs. Mary A.	Toronto	15
Sorby, Charles F.	Gores Landing, Ont.	23
Sorley, Mrs. Marion R.	Toronto	1
Southcott, Harry	St. Catharines	14
Speight, T. B.	Toronto	2
Spellman, Mrs. Annie	Hastings	21
Spence, John H.	Brantford	7
Spence, Mrs. Margaret	Niagara Falls South	5
Spence, Robt., and Margaret Spence, Joint Account	"	4
Spencer, J. W., Ph.D.	Washington, D.C.	12
Spiers, David	Galt	20
Spragge, Edward W., M.D.	Toronto	10
Spragge, G. E., and A. G. Robertson, Trustees	"	10
Spragge, G. E., and A. B. Wilkie, Trustees	"	25
Spring, Winthrop N.	Chicago, Ill.	1
Springman, Herman H.	Liverpool, Eng.	29
Springman, Mrs. Violet E. B.	"	29
Sproat, Mrs. Elizabeth J.	Milton, Ont.	7
Square, John S.	Stratford	37
Square, John S., in trust for Mary A. H. Frank	"	10
Starr, Mrs. Georgie	Toronto	5

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Stayner, Frederic H.....	Exmouth, Eng.....	162
Stayner, Mrs. Harriot R.....	Toronto.....	98
Stayner, Mrs. Harriot R., Executrix Estate T. Sutherland Stayner.....	".....	182
Stayner, Major Lawrence G.....	Salisbury, Eng.....	17
Stayner, Rev. Winslow S.....	Toronto.....	250
Stearns, Mrs. Clara E.....	Pine Bluff, Ark.....	7
Steele, Andrew C.....	Fergus.....	5
Sterling, Mrs. Jeanne L.....	New York.....	14
Sterling, R. N.....	Toronto.....	9
Stearns, Miss Anna M.....	".....	2
Stevens, James.....	Ingersoll.....	18
Stevenson, J. M.....	Rochester, N.Y.....	35
Stewart, Executor Estate John.....	Toronto.....	21
Stewart, John Ross.....	Cleveland, Ohio.....	17
Stewart, Executor Estate Robert.....	Toronto.....	36
Stewart, Mrs. Susan.....	".....	12
Stewart, Mrs. Susan I., Trustee.....	Vancouver.....	100
Stewart, Mrs. Teresa M.....	Bobcaygeon.....	3
Stewart, Thomas.....	Niagara-on-the-Lake.....	21
Stewart, William.....	Toronto.....	19
Stirling, Alex. S.....	".....	4
Stocks, W. S.....	Tillsonburg.....	3
Stoddart, John H.....	New York, N.Y.....	10
Stokes, Mrs. Edith M.....	Plymouth, Eng.....	20
Stone, George.....	Port Perry.....	5
Storrie, Mrs. Margaret P.....	Toronto.....	3
Strathy, Mrs. Agnes S.....	".....	3
Strathy, G. B.....	".....	195
Stratton, Hon. J. R.....	Peterborough.....	5
Stratton, Hon. J. R., Executor.....	".....	11
Strickland, Mrs. Mabel G.....	Toronto.....	28
Stripp, Mrs. Emma B.....	LaPorte, Ind.....	19
Stuart, Mrs. Elizabeth C.....	Guelph.....	14
Stuart, Peter, M.D.....	".....	30
Sullivan, Mrs. Henrietta M.....	Toronto.....	24
Sutton, Mrs. Alice.....	Bowmanville.....	9
Swabey, Mrs. Florence.....	Toronto.....	46
Swan, Miss Beatrice H.....	".....	33
Swan, Henry.....	".....	88
Swan, James H.....	".....	28
Swan, John E.....	".....	54
Swan, Executors Estate Robert.....	".....	32
Swan, Thomas.....	".....	28
Swan, Wilfred E.....	".....	50
Swan, W. H.....	".....	88
Sylvester, Mrs. Lottie A.....	".....	12
Symmes, Executrix Estate Henry C.....	Niagara Falls South.....	125
Symmes, Mrs. Jane T.....	".....	193
Symons, D. T., Administrator Estate Jane Evans.....	Toronto.....	2
Symons, D. T., in trust for Miss Harriet J. Kingstone.....	".....	3
Symons, D. T., and F. Asa Hall, Trustees S. G. Wood settlement.....	".....	10
Symons, John H.....	New York, N.Y.....	71

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Tane, Administrators Estate Rev. F.	London, Ont.	8
Taprell, W. A.	Chicago, Ill.	6
Tarr, Henry J.	Winnipeg.	3
Tate, C. W.	Paris, Ont.	3
Taylor, Mrs. Agnes H.	St. Catharines.	5
Taylor, Miss Amy E. R.	Toronto.	5
Taylor, Mrs. Elizabeth M.	"	15
Taylor, George W.	Shan ionville.	21
Taylor, H. E.	Toronto.	2
Taylor, Miss Helen F.	"	3
Taylor, Mrs. Helen R.	"	3
Taylor, Henry J.	St. Catharines.	70
Taylor, John C.	Port Perry.	10
Taylor, Mrs. Lizette A.	St. Catharines.	157
Taylor, Mrs. Lizette A., and Hy. J. Taylor in trust.	"	17
Taylor, Miss Mary L.	Toronto.	5
Taylor, Samuel R.	Desbarats, Ont.	4
Teal, Mrs. Katharine	Ridgeway.	21
Teepie, Mrs. Ella M.	Watertown, S. Dakota.	39
Temple, Mrs. Alice E. D.	Toronto.	48
Temple, Exor. Estate Mrs. Margaret J. A.	"	6
Tennent, Mrs. Mary C. P.	York, Eng.	35
Tennis, Mrs. Eric E.	LaPorte, Ind.	4
Teskey, Luke, M.D.	Toronto.	9
Tessier, Justice Auguste.	Rimouski, P.Q.	10
Tew, Richard	Toronto.	5
Theal, Herbert.	Smithville	3
Theal, James I.	Grimsby, Ont.	2
Theal, Richards T.	"	2
Thom, Mrs. Flora M.	Ridgeway.	2
Thom, John H.	Toronto.	30
Thom, Mrs. Margaret S.	Barrie.	3
Thompson, Fearnley.	Wetaskiwin, Alta.	5
Thompson, George.	Toronto.	4
Thompson, James S.	Wetaskiwin, Alta.	7
Thompson, John.	Ingersoll.	10
Thompson, Executors Estate Robert.	Toronto.	70
Thompson, Samuel H.	"	45
Thompson, Mrs. Susannah J.	"	7
Thompson, William W.	Wetaskiwin, Alta.	7
Thomson, Mrs. Isabel B.	Berkeley, Cal.	6
Thorburn, Executors Estate James.	Toronto.	70
Thorburn, Mrs. Jane.	"	4
Thornton, Miss Josephine M.	"	6
Title and Trust Company, The.	"	8
Tobin, C. A.	Fergus.	11
Tobin, Miss Emily H.	"	18
Tocher, Mrs. Sarah B.	Portobello, Scot.	5
Todhunter, Mrs. Jessie S.	Toronto.	84
Toner, Mrs. Edith M.	Collingwood, Ont.	20
Toronto General Trusts Corporation, in trust for Ethel M. Hamilton	Ottawa.	15
Toronto General Trusts Corporation, in trust for George T. Hamilton	"	15
Toronto General Trusts Corporation, in trust for Mary A. Hamilton.	"	19

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Toronto General Trusts Corporation, in trust for H. S. Perley.....	Ottawa.....	67
Toronto General Trusts Corporation.....	Toronto.....	30
Toronto General Trusts Corporation, in trust.....	".....	400
Toronto General Trusts Corporation, in trust, No. 2 Account.....	".....	33
Toronto General Trusts Corporation, in trust for Mrs. Harriett S. Bacque.....	".....	51
Toronto General Trusts Corporation, in trust for Annie Carlon.....	".....	37
Toronto General Trusts Corporation, Exors. Estate Mary A. Fitzgibbon.....	".....	2
Toronto General Trusts Corporation, Exors. Estate Jas. Goodall.....	".....	28
Toronto General Trusts Corporation, Trustees re Hughes trust.....	".....	87
Toronto General Trusts Corporation, Exors. Estate J. W. Langmuir.....	".....	30
Toronto General Trusts Corporation, Trustees Nordheimer-Houston trust.....	".....	11
Toronto General Trusts Corporation, in trust for Isabel M. Osborne.....	".....	100
Toronto General Trusts Corporation, in trust for John G. Osborne.....	".....	100
Toronto General Trusts Corporation, Trustees for Mrs. Nadine J. H. Osler.....	".....	18
Toronto Mortgage Co., in trust.....	".....	74
Torrance, Miss Beatrice.....	".....	3
The Honourable the Treasurer of the Province of Ontario, in trust for Estate of Anson Jones.....	".....	17
Trees, Charlotte E., Jas. D. Trees, Edith J. Trees, Samuel L. Trees, and Christopher F. Trees, Trustees.....	".....	112
Tresise, Mrs. Alice.....	Galt.....	11
Tucker, James J.....	St. Thomas.....	9
Tucker, Miss Verona J.....	".....	3
Turner, Mrs. Florence.....	Brockville.....	1
Turner, Hon. Richard.....	Quebec.....	75
Twining, Mrs. Alice E.....	Halifax.....	17
Twohey, Mrs. Diana F.....	Buffalo, N.Y.....	7
Twohey, Mrs. Diana F., in trust for M. D. Twohey.....	".....	1
Twohey, James E.....	".....	9
Twohey, William J.....	Chatham, Ont.....	35
Tyrwhitt, Mrs. Emma.....	Toronto.....	10
Union Trust Co. and the Peoples State Bank.....	Detroit, Mich.....	2100
Unsworth, Miss Alice J. McL.....	Toronto.....	15
Unsworth, Miss Helen M.....	".....	15
Unsworth, Mrs. Mary E.....	".....	11
Unsworth, Executors Estate Richard.....	Fergus.....	8
Urquhart, John, M.D.....	Oakville.....	70
VanBuskirk, Mrs. Caroline A.....	Stratford.....	5

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Van der Linde, Harold	Plainfield, N.J.	2
Van der Linde, Harold, in trust	"	12
Van Dusen, Mrs. Margaret	St. Catharines	20
Van Norman, Mrs. Agnes E.	Winnipeg	7
Vanstone, Frederick C.	Bowmanville	20
Vanstone, Mrs. Selena J.	Toronto	22
Van Vlack, George A.	Waupoos, Ont.	50
Van Wart, Mrs. Hattie H. E.	Richmond Hill	8
Vaurie, Joseph	Montreal	2
Victoria Loan and Savings Co., in trust	Lindsay	35
Vigeon, Harry	Toronto	70
Vine, Executrix Estate James	Ingersoll	4
Vine, Miss Mary J.	"	10
Virgil, W. Turner	Galt	5
Wadsworth, Mrs. Anna C.	Simcoe	7
Wadsworth, Executors Estate J. J.	"	14
Wadsworth, Administrators Estate Tom R.	Toronto	108
Wadsworth, Executors Estate W. R.	"	84
Wakely, Mrs. Grace B.	Oshawa	24
Walker, Miss Charlotte E.	Aylmer, Ont.	3
Walker, Miss Helen F.	Ottawa	199
Walker, Mrs. Helena	Toronto	14
Walker, Henry S.	"	150
Walker, Henry S., R. W. H. Brough and M. S. Brough, Trustees	"	60
Walker, James M.	Perth	5
Walker, Mrs. Josephine	Chatham, Ont.	3
Wallace, Mrs. Mary	Toronto	20
Wallace, O. Crosby S.	Westmount, P.Q.	3
Wallace, Rev. Robt.	Toronto	24
Wallace, W. S.	Hamilton	7
Walley, F. G.	Ingersoll	10
Walley, Mrs. Minerva M.	"	2
Walmsley, Jos., in trust	Toronto	5
Walmsley, Executors Estate Thomas	"	515
Walsh, Mrs. Elma M. B.	"	60
Walton, Executrix Estate Thos. C.	Annapolis, Md.	7
Ward, Miss Ada L.	Cobourg	4
Ward, Miss Alice M.	Hamilton	5
Ward, Charles W.	Midhurst, Ont.	12
Ward, Miss Clara A.	Cobourg	10
Ward, Miss Edna G.	"	2
Ward, Mrs. Elizabeth A.	"	4
Ward, Executors Estate George D.	"	18
Ward, Mrs. Margaret J.	Hamilton	5
Warden, Robt L.	Montreal	7
Wardrop, Robt.	Toronto	50
Warnock, C. R. H., in trust	Galt	6
Warnock, Miss Dora S.	"	1
Warnock, Mrs. Mary A.	"	13
Warren, Ven. Archdeacon George	Toronto	5
Warren, Mrs. Mary L.	"	15
Waterhouse, Mrs. Sarah E.	Ingersoll	20
Watson, C. W.	Toronto	7
Watson, George F.	"	35

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Watson, Geo. H.	Toronto	10
Watson, Mrs. Grace A.	Sackville, N.B.	7
Watson, James P.	Toronto	35
Watt, Mrs. Kathleen J.	"	3
Watt, Mrs. Kathleen J., in trust	"	1
Waugh, W. J.	Hamilton	20
Webb, Miss Rachel P., Treasurer, Ministering Children's League	Quebec	4
Welch, Miss Catherine	"	7
Wells, Mrs. Emma D.	Vicksburg, Miss.	20
Werdebaugh, Miss Fanny M.	Pittsburgh	8
Werdebaugh, Miss Matilda P.	"	8
Werdebaugh, Miss Sarah B.	"	8
Werry, F. W. O.	Saranac Lake, N.Y.	7
Westland, W. S.	London, Ont.	10
Wethey, Mrs. Arlone A.	St. Catharines	12
Wethey, A. Harvey	Portland, Oregon	1
Wethey, Arthur H.	London, Eng.	5
Wethey, Arthur H., and Ed. Hay, Trustees	Toronto	48
Wethey, Francis V. V.	Hanover, N.H.	2
Wheeler, Mrs. Anne Long	St. Paul, Minn.	100
Wheelihan, John D.	Campbellville, Ont.	58
Whelan, Mrs. Anna M.	Donnybrook, Ire.	25
Whitby, Oliver R.	Paris, Ont.	49
White, Charles A.	Humberstone, Ont.	10
White, Joseph	Toronto	25
White, Mrs. Julia M.	Humberstone, Ont.	16
White, Karl F.	"	3
White, R. S., and Wm. Maynard, Trustees Estate John Cotton	Stratford	9
Whitehead, Alfred B.	Quebec	42
Whitehead A. W.	"	42
Whitehead, B. J.	"	42
Whitehead, J. L.	"	42
Whitehead, William M.	Toronto	25
Whiteman, Mrs. Rhoda	Humberstone, Ont.	8
Whitney, E. C.	Ottawa	175
Whittell, Herbert	Southport, Eng.	24
Whittell, Herbert, and Mary Mason, in trust	"	32
Whyborn, Mrs. Mary R.	Syracuse, N.Y.	5
Whyte, Mrs. E. Irene	Toronto	15
Whyte, Executors Estate Sir Wm.	Winnipeg	86
Wickett, John	Port Hope	25
Wickett, Thomas	"	30
Wickham, Edward	Lindsay, Ont.	7
Wickson, Frederick	Toronto	15
Wicksteed, Henry K.	"	50
Wigle, C. A.	Warton, Ont.	6
Wigle, E. R.	Goderich, Ont.	3
Wilkie, Executors Estate Mrs. Angelica	Quebec	48
Wilkie, Arthur B.	London, Eng.	16
Wilkie, C. S.	Toronto	17
Wilkie, D. R., in trust for Mrs. A. C. C. Ross	"	24
Wilkie, Miss Mary, Estate	Quebec	3
Will, Colonel George	Halifax, N.S.	10

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Williams, Robert	Oshawa, Ont.....	35
Willson, Mrs. Elizabeth	New York.....	12
Wilson, Executors and Trustees Estate C. S.	Picton, Ont.	15
Wilson, James.....	Fergus.....	60
Wilson, J. A.	Toronto.....	7
Wilson, James O.	St. Catharines.	9
Wilson, John G.	Chicago, Ill.....	14
Wilson, Mrs. Mary J.	Toronto.....	35
Wilson, Richard W.	Cobourg.....	5
Wilson, Sarah M., and A. R. Gordon, Trustees.....	Toronto.....	31
Wilson, W. R.	Fernie, B.C.....	11
Winger, Mrs. Mary A.	Ridgeway.....	5
Wise, Mrs. Clara J.	Redlands, Cal.....	15
Wishart, John, M.D.	London, Ont.....	10
Wismer, Mrs. Asenath R.	Humberstone.....	15
Wiswell, Mrs. Mary H.	Halifax, N.S.....	8
Wood, Miss Alixe I.	Toronto.....	5
Wood, Mrs. Isabella A.	"	10
Wood, J. Douglas.....	"	5
Wood, E. C. F., Administrator Estate M. G. B. Wood.....	Montreal.....	5
Wood, Miss Mary J.	"	4
Woodruff, Miss Ann H.	Chicago, Ill.....	6
Woodruff, Trustee Estate Richard	St. Catharines.....	60
Woods, Mrs. Henrietta M.	Winnipeg.....	4
Woods, James W.	Toronto.....	50
Workman, Miss Catharine G.	St. Catharines.....	1
Workman, Mrs. Jane.....	"	11
Workman, Mrs. Jane, in trust.....	"	6
Worrell, John A.	Toronto.....	7
Wragg, Mrs. Amelia	Hamilton.....	7
Wright, Henry J.	Toronto.....	10
Wright, W. Hennell.....	Aylesbury, Eng.....	3
Wurtele, Ernest F.	Quebec.....	2
Young, Mrs. Bertha	Montreal.....	10
Young, Mrs. Cora G.	Ridgeway.....	7
Young, James A.	Toronto.....	25
Young, John.....	Ridgeway.....	7
Young, Oliver F.	Port Arthur.....	2
Young, Ward C.	Ridgeway.....	4
Young, Wm. Sanborn	Chicago, Ill.....	25

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